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PREFACE

THIS BOOK is intended to add to the efficiency of the man who makes use of it; it will aid him to solve many a vital question relating to the management of his affairs; it will put him in touch with the ideas of other men.

The few lines of comment underneath the title of each book express our impartial opinion as to its worth—impartial, because the Business Book Bureau sells *all* business books, and there is, therefore, no motive or excuse for unfounded praise or blame.

In describing the books, the following scale, recommended by the American Library Association, has been adopted:

Folio (Fo)	12	to	14	inches	in height
Quarto (4to)	10	to	12	"	" "
Octavo (8vo)	8	to	10	"	" "
12mo	7	to	8	"	" "
16mo	6	to	7	"	" "
24mo	5	to	6	"	" "

The prices quoted include postage except where otherwise indicated. The books are clothbound unless a different binding is specified. In a few instances, we have listed books which are out of print; they may sometimes be secured.

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BUSINESS READING AND SUCCESS

By GEORGE BURTON HOTCHKISS, M.A.,

Assistant Professor of Business English in New York University School of Commerce, Accounts and Finance.

A dozen years ago a business man could hardly have put his hand on a single practical treatise that would have helped him to do his daily work more economically or profitably. Several hundred are at his command now. Whether he is interested in Factory Organization, in Cost Accounts, or in any other specialized subject, he can have his pick of scores of good books. And of them all not five per cent. were in existence at the beginning of the twentieth century.

More than seventy-five per cent. have been published within the past five years.

This is but a single indication of the tremendous demand that has recently sprung up for the wider and better knowledge of business that spells "efficiency." Other evidences are the multiplication of business magazines and periodicals, the establishment and growth of university schools of commerce, of correspondence and reading courses in accounting and business, of organizations and societies of specialists. They all show how remarkably conditions have changed in this past decade. Business men who used to rely on their own experience and on the way the "old man used to run the shop" are now eagerly reaching out for the experience and ideas of others.

The cause of the change lies partly in a more wholesome respect for "book-larnin." The self-made man is not so sure that there is only one way to make a man. "Book-larnin" has taught the lumberman that there is some use even for the hearts of red persimmons; it has taught the woodworker that the waste sawdust can be made to supply the power that runs the machinery; it has taught the finisher that there is a best temperature for each of his varnishes.

It was from a book that a great national advertiser learned why he was not getting satisfactory results; from a book that an accountant learned how to handle a difficult problem in a reorganization; from a book that a store-keeper learned how to build up a profitable mail-order business.

REQUIREMENTS OF BUSINESS PROGRESS

A more important reason for this change of sentiment lies in the changed conditions of business. It has increased wonderfully in size and complexity and in the severity of its requirements. Wise business executives have come to realize that their own experiences are too narrow to constitute a safe basis for progress. Competition demands that they be familiar with the best knowledge and thought of the day in order to keep up with the procession. What is true of the executive is even truer of the subordinate or clerk. Moreover, he usually knows only a part of the machinery of his own company, to say nothing of that of others. He is in danger of being swallowed up by the duties of his position to such an extent that he cannot get a clear perspective.

Modern forms of business make this danger continually more serious. The creation of the great industrial corporations has resulted in a remarkable degree of specialization. It has reduced the opportunities for men to become familiar

with all the operations of industry by actual experience in them. The ambitious clerk must look outside his routine training for the knowledge that will enable him to advance.

There is no standing still in business. A man must progress or retrogress. Nowhere else are advancements so rapid or the possibilities so great. Machines that have been in use but a few years are scrapped, to be replaced by new ones of greater efficiency. Improved office appliances are being installed daily. The mind must keep pace with this material progress by becoming master of the new facts and ideas that others have formulated and published.

As well depend upon the stage-coach for transportation and the courier for news as attempt to dispense with information about the most recent and scientific thought in business.

The value of business literature is not entirely in the knowledge it conveys. It broadens a man's outlook and prevents him from becoming narrow and self-satisfied. He is sure to discover that, efficient as he may be, there are ways in which others have surpassed him. So his inventive powers are stimulated to carry on the work of progress a step farther. Many of those who at first scoffed at the theories of scientific management have since been devising systems of their own to make their activities more productive.

All this now hardly needs argument. Business men everywhere realize that it is as necessary for them to keep in touch with business books and magazines as to maintain connections with a good bank.

SELECTION OF BOOKS

Even those who realize most keenly this necessity, however, have found it difficult to decide what to read. With the vast amount that is now being published, it is impossible

for anyone to read all that is of real intrinsic worth. An active business man cannot afford the time. On the other hand, he cannot afford to remain ignorant of anything that is vital to his own affairs.

He must select and select wisely his reading so as to avoid buying the comparatively useless and so as to get the really essential.

It is this difficulty, not the difficulty of obtaining books, that has hindered the spread of business knowledge. The familiar picture of Abe Lincoln lying before his log fire reading the book he had walked ten miles to borrow is not true to present conditions. The picture is now that of a man before a library of thousands of volumes, bewildered by the task of choosing from them those that will be of greatest use to him. And it is a difficulty that every man to-day has to meet.

A few men find it possible to buy everything published on business subjects. They then have these examined by a subordinate and themselves inspect only those that are set aside as of greatest importance. This is a wasteful method at best, and to the large majority it is impracticable.

The great body of business men have been buying from publishers' advertisements and catalogues. To this method there is serious objection. The information gained from such sources is liable to be biased and inaccurate, because it is designed to serve the interests of the seller, not those of the buyer. Then, too, the information is fragmentary. The publisher's catalogue includes only his own books and may lead one to buy an inferior or out-of-date book because of ignorance of a later and better one from the press of another publisher. Book reviews are subject to many of the same objections.

A KEY TO BUSINESS KNOWLEDGE

What is needed is a complete list of all the books published in the field of business with concise summaries of their contents and brief authoritative opinions of their value. Such a list should be conveniently arranged for quick reference and it must be non-partisan.

"What to Read on Business" is expressly designed to meet this need. Originally published in three parts covering the fields of Accountancy, Business Efficiency and Finance, it has already proved its value to thousands of business men. Its present inclusive form is due to a demand for such a complete and permanent guide as shall make it a fitting and necessary part of the business library.

There are over two million volumes in the Library of Congress at Washington. More valuable than any one volume is the catalogue. To the investigator and student it is indispensable, for without it this storehouse of knowledge would be inaccessible. In much the same way "What to Read on Business" is indispensable to the business man. It sifts from the whole great mass of published matter all that is of value in connection with the business field. The several hundred publications thus chosen are classified, arranged and summarized, so that he who has time to read fifty books and he who has time to read but one may each be served.

So it may fitly be called the key to the business library.

THE PROPER METHOD OF READING

Access to the right books is the most important step in obtaining a mastery of useful business knowledge. It is only a step, however. The right use of the books is equally necessary. Many valuable office systems are wasted because no practical use is made of their results. Many good busi-

ness libraries that are the pride of their owner might as well have blank pages for all the advantages that the reader gains from them.

No one method is applicable to all books or to all men; the method must vary with the purpose of the book and the interests of the reader. The treatise on "Accountancy Problems" that is to be thumbed constantly by the student is laid aside for occasional reference by the practicing accountant. The explanation of Business Psychology that is indispensable to the salesman is of value chiefly as part of a broad education to the technical expert.

Again, take the subject of Scientific Management. The president of the company wants to know what the general principles are, how they can be applied in his own organization, and what the savings are likely to be judging from the experience of others. The factory head wants to know the details of its operation and its effect on the workmen. The auditor wants to know how it will affect the accounting system. For each of these there is a best book, and each can gain something from all books on the subject.

No business book should be read through like a novel or history. It deserves either more or less attention. If it is bought merely for the sake of its general information, it may be treated to a process of judicious skimming. Frequently it is enough to read the first and last chapters and such parts of the remainder as are indicated by the table of contents.

A book that treats of a subject of vital interest to the reader should be approached more systematically. The table of contents should be studied first. An attempt should then be made to get at the important points of the book as a whole. After this it may be read chapter by chapter. New and valuable facts and ideas should be marked for future reference. Often it is worth while to make brief summaries

as an aid to the memory. Only by such means may the reader become a master of the subject.

The value of reading depends less upon the amount read than upon the amount of thought expended in the process. The well-read man is not he who has read many books; it is he who has read a few books well. Five books frequently handled are better than a five-foot shelf covered with dust. Every book that comes into a business man's library should fill a distinct place. It should be wisely chosen and thoughtfully read.

It is believed that this little digest of business information will prove one of those that should be carefully studied by every business man. It will enable him to select his books wisely, whether they be few or many. It will enable him to save time in making the selections, to save half his book money by buying only what he needs, and to obtain full value from the books he has.

Part I.—General

Principles of Business Efficiency

APPLIED METHODS OF SCIENTIFIC MANAGEMENT—By Frederick A. Parkhurst, M.E., Organizing Engineer, Assoc. A. S. M. E. New York, 1912. 8vo, xii+325 pages. Price, $2.00.

A practical volume for the organizer, systematizer and promoter. Step by step the author describes the organization of a company, the functions of the departments, the functions of each employee, efficient methods of the work through the shops and the importance of a modern system of stores and of standardization. Interesting is the discussion of time studies and of the preliminary work necessary before attempting to make time studies. The book is illustrated by several charts and forms. It is the first work showing the practical application of the principles enunciated in Mr. Taylor's "Principles of Scientific Management."

BONUS SYSTEM OF REWARDING LABOR, A—By H. L. Gantt. New York, 1901. Paper. Price, 35 cents.

A description of the system introduced by the author—and, therefore, authoritative—into the machine shop of the Bethlehem Steel Works, with samples of the forms, as in actual use.

BUSINESS ADMINISTRATION—The Principles of Business Organization and System, and the Actual Methods of Business Operation and Management. By S. C. C. Parson. 1909. 8vo, 232 pages. Price, $3.00.

A fairly good text-book for schools. The principles of business organization are laid down and the methods and systems based thereon, as actually applied in practice, described. The handling of systems in the various departments of a business; accounting, credits, collection, traffic and shipping, correspondence, buying, stock-keeping, producing, advertising and selling, are consecutively taken up, their interrelation exhibited and the forms and reports reproduced and explained.

BUSINESS MANAGEMENT—(For particulars, see page 54.)

BUSINESS MANAGEMENT (Part I)—By James B. Griffith, F.I.A., formerly Head, Department of Commerce, Accountancy and Business Administration, American School of Correspondence. Chicago. 12mo, 256 pages. Price, $1.50.

A treatise on organization and administration of business and how the departments work together, with numerous forms.

Contents: Administration and industrial organization; the business engineer; arrangement of plant, factory and office plans; committee system, purchasing and stores department; catalog filing and indexing; requisitions; stores records; advertising and sales organization; mail order branch; personal salesmanship division; follow-up systems; the credit organization; financial statements; collection systems.

BUSINESS MANAGEMENT (Part II)—By George C. Russell, Systematizer, formerly Manager System Department, Elliott-Fisher Co.; and James B. Griffith, F.I.A., formerly Head, Department of Commerce, Accountancy and Business Administration, American School of Correspondence. Chicago. 12mo, 240 pages. Price, $1.50.

Organization and administration of departments in large and small concerns.

Contents: Billing and order recording; condensed and unit billing; blanket invoices; retail dry goods billing; shipment department; export shipping; claims; retail deliveries; correspondence and filing; short-cuts; form paragraphs; stenographic division; business statistics; sales costs; expense distribution; administrative costs; mailing cost; addressing machines, mailing machines, and letter-printing machines.

BUSINESS MANAGEMENT AND FINANCE—(For particulars, see page 55.)

BUSINESS ORGANIZATION—By Lawrence R. Dicksee, M. Com., F.C.A., formerly Professor of Accounting at the University of Birmingham; Lecturer at the London School of Economics and Political Science (University of London). London, 1910. Crown 8vo, x+283 pages. Price, $1.50.

The constitution of business houses, the financing of a new concern, the organization of various lines and of departments of business, and the relations of speculation to business, are some of the subjects treated in a somewhat cursory way.

COMMENTARY ON THE SCIENCE OF ORGANIZATION AND BUSINESS DEVELOPMENT—By Robert J. Frank, LL.B., of the Chicago Bar. Chicago, 1911. 3d ed. 12mo, 280 pages. Price, $2.75.

A treatise on the law and science of the promotion, organization, reorganization and management of business corporations. The scope of the book is indicated by the following headings of the

chapters: (1) Organization of a corporation; (2) Corporate financing; (3) Corporate management; (4) Reorganization and consolidation of enterprises; (5) Promotion of enterprises. The appendix contains forms of contracts, reorganization and instalment certificates, by-laws and resolutions; there is also a synopsis of the corporation laws of favorite states for incorporation and rules for listing stocks and bonds. The book contains considerable general information, but is superficial.

COST-KEEPING AND SCIENTIFIC MANAGEMENT—By Holden A. Evans. (For particulars, see page 25.)

EFFICIENCY AS A BASIS FOR OPERATION AND WAGES—By Harrington Emerson. New York, 1911. 12mo, 224 pages. Price, $2.00.

After a philosophical review of the respective inefficiencies characteristic of every existing nation, the author discusses the relative importance of staff and line organization and of standards; the principles involved are then applied to practical cases in manufacturing and operating institutions. The results of the efficiency system—the location and elimination of wastes—are shown with convincing force. The system of wage payment based on efficiency is novel and has aroused a great deal of discussion among technical men.

FACTORY ORGANIZATION AND ADMINISTRATION—By Hugo Diemer, M.E., Professor of Industrial Engineering, Pennsylvania State College; Consulting Industrial Engineer. New York, 1910. 8vo, 317 pages. Price, $3.00.

Beginning with an exposition of the qualifications and functions of an industrial engineer acting as competent adviser to the factory manager, the author proceeds to the consideration of factory location and, then, taking up the departments successively according to a suggestive organization chart, analyzes their functions, the qualifications of their heads and their interdepartmental relations. He describes the forms, records and reports requisite for each department, and illustrates them by samples taken from actual practice. The book is full of valuable suggestions for the engineer and manager.

HUMAN FACTOR IN WORKS MANAGEMENT, THE—By James Hartness, M.E., President of the Jones & Lamson Machine Company. New York, 1912. 8vo, about 200 pages.

A new work whose key note is: "Success depends more on the man than on the plan." The author, a well known manufacturer, has prepared this book to set forth some of the most essential principles of industrial economics. He attempts to build up a

standard by which all ideas of management may be measured. (In preparation; will be out in July.)

INCREASING HUMAN EFFICIENCY IN BUSINESS—By Walter Dill Scott. (For particulars, see page 46.)

INDUSTRIAL PLANTS—Their Arrangement and Construction. By Charles Day. New York, 1911. 12mo, 294 pages. Price, $3.00.

An outline of the processes followed in the office and field work connected with the construction of shops and factories. The selection of a site, the working out of detailed plans and specifications, the layout of the factory, power generation and utilization, compensation for engineering and construction service and the relation of the manager to the engineer, are ably discussed and illustrated by diagrams and colored charts. A separate chapter is devoted to machine shops and their specific requirements. This is one of the books with which executives in manufacturing establishments should be familiar. Mr. Day is one of the prominent promoters of efficient conduct of business.

INTRODUCTION TO BUSINESS ORGANIZATION—By Samuel E. Sparling, Ph.D., Professor of Political Science in the University of Wisconsin. 12mo, 374 pages. Price, $1.25; postage, 12 cents.

An elementary discussion of the principles of business organization. The first part of the book deals with the classification of business activities and with the regular phases of business organization. The second part is devoted to the principles, illustrated by a manufacturing organization and followed by chapters on the organization of distribution. A good book for the student taking his first step into the study of business organization.

MAXIMUM PRODUCTION IN SHOP AND FOUNDRY—By C. E. Knoeppel. (For particulars, see page 29.)

METHODS OF THE SANTA FÉ—Efficiency in the Manufacture of Transportation. By Charles Buxton Going. New York, 1909. 8vo, 124 pages. Out of print.

A study of the Santa Fe's ideals and policy, of the management of the stores department, of the centralized manufacturing policies and of their resulting economies, of the bonus system or reward of individual efficiency and effort, of the apprentice system and of the relations of the railroad with its employees. The book is profusely illustrated with cuts of locomotives and buildings. Mr. Going's work on the Santa Fe, it will be remembered, was one of the influences that led to the country-wide Scientific Management movement.

MOTION STUDY—A Method for Increasing the Efficiency of the Workman. By Frank B. Gilbreth, Member of the American Society of Mechanical Engineers. With an Introduction by Robert Thurston Kent, Editor of "Industrial Engineering." New York, 1911. 12mo, xxiii+116 pages. Price, $2.00.

A valuable book for every manager and employer of labor. The author shows the necessity of motion study and its place in scientific and efficient management; he discusses the variables of the worker, of the surroundings and of the motion and shows, by examples, how each influences the productivity of the worker; laws are, then, deduced and applied to standardize practice, either for the purpose of increasing output or decreasing hours of labor, or both. Forty-four cuts illustrating various positions of workmen and machinery serve to make the discussion interesting and instructive.

PRINCIPLES OF INDUSTRIAL ENGINEERING—By Charles B. Going, M.Sc., Managing Editor of "The Engineering Magazine." New York, 1911. 8vo, 192 pages. Price, $2.00.

A digest of the principles of industrial management. The author thinks that the industrial engineer should advise as to all phases of business. The origin and evolution of the industrial system, the principles and forms of industrial organization, and the principal factors of industrial problems, viz., expense, labor and materials, are discussed; the properties and efficacy of the proposed solutions to the problems, are passed in review. The author makes no attempt at the description of methods or devices, the study being directed mainly to ideals and principles.

PRINCIPLES OF INDUSTRIAL MANAGEMENT, THE—By John C. Duncan, M.S., Ph.D., Assistant Professor of Accountancy, University of Illinois. New York, 1911. 12mo, xviii+323 pages. Price, $2.00.

A text-book for students of accountancy and of general business. The following problems are considered: Location of plant; business concentration and integration; specialization; equipment of the plant for (1) synthetical, (2) analytical, and (3) assembling industries, including under this heading also the problem of fire precaution, the building in relation to the workers, and the power problem; organization and management, including here the discussion of the labor force and wages, as well as records of raw materials, of finished and unfinished goods, and of equipment. The book is illustrated with numerous charts, maps, tables and diagrams.

PRINCIPLES OF SCIENTIFIC MANAGEMENT, THE—By Frederick W. Taylor, M.E., Sc.D., Past President of the American Society of Mechanical Engineers. New York, 1911. 8vo. Price, $1.50.

The science of management is thoroughly explained by the author, who is one of the first investigators in the field of industrial management, and the inventor of the famous Taylor System. The principles are derived from the actual experience of thirty years and are based upon a careful study of the man at his job; standards of human labor are established; the result of the introduction of his scientific management methods has been everywhere to enable the employee to earn more wages and the manufacturer to make more profits.

PROFIT MAKING IN SHOP AND FACTORY MANAGEMENT—By Charles U. Carpenter. New York, 1908. 8vo, 146 pages. Price, $2.00.

A practical exposition of methods resulting in increased efficiency of the factory forces. Pointing out the defects of a "run-down" concern, the author advocates its reorganization on the following lines: Introduction of the committee system; determination of standard lines for machining, handling and assembling operations, after the drafting and tool rooms have been brought up to the outlined standard of efficiency; and the upbuilding of a selling organization. The various suggestions, forms and data gathered from the experience of the author, who has been executive of some of the largest manufacturing corporations, render the book valuable to every business man.

SCIENTIFIC MANAGEMENT AND RAILROADS—By Louis D. Brandeis. (For particulars, see page 36.)

SHOP MANAGEMENT—By Frederick Winslow Taylor, author of "The Principles of Scientific Management." With an Introduction by Henry R. Towne, President of the Yale & Towne Mfg. Co. New York, 1911. 8vo, 207 pages. Price, $1.50.

A standard work for those interested in the management of industrial enterprises and in the production of goods; it outlines the complete scheme of an organization and of some of the mechanisms by means of which the theory set forth in the author's "Principles of Scientific Management" can be made effective in the work shop or on the market place; the importance of scientific time study as the foundation for a good management is brought out very forcefully. Several examples from actual experience serve to illustrate and to prove the truth of the author's assertions. Among others he describes the systems of the Link-Belt Engineering Co., of the Bigelow Co., of the C. W. Hunt Co., West New Brighton, N. Y.

TWELVE PRINCIPLES OF EFFICIENCY, THE—By Harrington Emerson. New York, 1911. 12mo, 244 pages. Price, $2.00.

An exposition of the practical application of the principles expounded by the author in his earlier work, "Efficiency as a Basis for Operation and Wages." The first two chapters give examples of organization that make efficiency possible and show how it differs from the old type. The next twelve chapters are each devoted to a single principle by which any establishment may be tested and its efficiency measured. They are: (1) Clearly defined ideals; (2) Common sense; (3) Competent counsel; (4) Discipline; (5) The fair deal; (6) Reliable, immediate and adequate records; (7) Despatching; (8) Standards and schedules; (9) Standardized conditions; (10) Standardized operations; (11) Written standard-practice instructions; and (12) Efficiency reward, according to the author's ideas. One chapter deals with the methods of measuring and curing wastes. The book is strongly recommended to business men. It is of great importance, though the author's theories may not be altogether in accordance with the views of many business executives.

WORK, WAGES, AND PROFITS—Their Influence on the Cost of Living. By H. L. Gantt. New York, 1911. 12mo, 194 pages. Price, $2.00.

A useful book for the manager and employer of labor in general. Taking up the ordinary wage systems the author points out their defects, outlines his own system of task work with bonus and shows, by means of charts and plates, how its adoption increases production and profits and how it influences the cost of living.

WORKS MANAGEMENT—By William Duane Ennis, Member American Society Mechanical Engineers; Professor of Mechanical Engineering in the Polytechnic Institute of Brooklyn. New York, 1911. 8vo, xii+194 pages. Price, $2.00.

A good text-book on the principles of factory administration. Though dealing with no particular system, but with the general underlying principles of good management, the author is entirely practical in his treatment of the subject. The scope of the book is shown by the following chapter headings: Management Units; Cost Elements and Classifications; Statistical Records; Labor; Material; Burden; Depreciation; Industrial Organization; Principles of Accounting; Plant. Appended are exercises and problems for the use of students.

Business Management and Methods

COMMERCIAL MANAGEMENT OF ENGINEERING WORKS, THE—By Francis G. Burton, A.S.A.A., Incorporated Accountant; formerly Secretary and General Manager of the Milford Haven Shipbuilding and Engineering Company; Lecturer; Author of "Engineering Estimates and Cost Accounts," etc., etc. Manchester, 1905. 2d ed. 8vo, xv+432 pages. Price, $5.00.

As indicated by the title, the book deals chiefly with the commercial side of an engineering undertaking. Cost accounts, estimates, systems of checking and filing, depreciation, the duties and responsibilities of directors, secretaries and auditors in England are among the many subjects discussed. It should be remembered that this is an English publication.

COMMERCIAL ORGANIZATION OF ENGINEERING FACTORIES, THE—A Handbook to Commercial Engineering. By Henry Spencer. London, 1907. 8vo, xvi+221 pages. Price, $4.00.

In the words of the author the book describes "the whole commercial routine of an engineering factory; special attention is directed to the principles of organization which underlie the methods adopted by a present-day administration." The routine is outlined separately for each department, commencing with the correspondence department, followed by the contracting, receiving, estimating, advertising, cost, forwarding, accountant's, cashier's and secretary's departments. Numerous forms accompany the various descriptions.

COMMERCIAL ORGANIZATION OF FACTORIES, THE—By J. Slater Lewis. London, 1896. Large 8vo, xxxvi+540 pages. Out of print.

A handbook for the use of manufacturers written from the point of view of an organizer and manager. The factory and office organization, from the directors to the laborers, is described by departments in its minutest details; the system described, termed "interlocking system," is one under which the accounts in an engineering factory are balanced monthly. The book contains numerous diagrams, charts and forms. Also an English publication.

COST-KEEPING AND MANAGEMENT ENGINEERING: A Treatise for Engineers, Contractors and Superintendents Engaged in the Management of Engineering

Construction—By Halbert P. Gilette and Richard T. Dana. Chicago, 1909. 8vo, 350 pages. Price, $3.50; postage, 18 cents.

A treatise on the subject of cost-keeping and management on contract work in accordance with the ten fundamental laws of management laid down by the authors in order to secure the minimum cost. The system is outlined in detail, with all methods, records and report cards illustrated and explained. The last chapter describes other systems of cost-keeping in actual use by engineers and contractors.

COST-KEEPING AND SCIENTIFIC MANAGEMENT—By Holden A. Evans, Naval Constructor, United States Navy. New York, 1911. 8vo, 260 pages. Price, $3.00.

The book is designed primarily for the manager and cost accountant. The importance and purposes of an accurate cost system are shown; the principles and methods of costing, and their practical application to small engineering plants are discussed. The second part of the treatise deals with scientific management as applied to machine, smith, wood-working and canvas and flag shops, covering all its phases—time waste, principles, methods and the results to be secured. A very clear treatment of the subject.

COST OF MANUFACTURES AND THE ADMINISTRATION OF WORKSHOPS, PUBLIC AND PRIVATE, THE—By Captain Henry Metcalfe, Ordnance Department, U. S. A. New York, 1907. 3d ed. 8vo, 366 pages. Price, $5.00.

An excellent criticism of the present organization and cost methods of the arsenals in the United States and an exposition of the theory of an improved administration system. An appendix illustrates the application of the method to private manufactures. The book is especially valuable for its numerous forms.

DRAPERY BUSINESS ORGANIZATION, MANAGEMENT AND ACCOUNTS—By J. Ernest Bayley, Member of the London Association of Accountants. London. Demy 8vo, 302 pages. Price, $2.00.

Of interest to those engaged in the retail dry goods trade. Part I deals with organization and management, including stockkeeping, window dressing, advertising and mail orders. Part II deals with the accounting side of the business. Part III treats of branches, their accounts and statistics.

ECONOMICS OF MINING—By T. A. Rickard, W. R. Ingalls, H. C. Hoover, R. Gilman Browne, and others. New York, 1907. 8vo, 421 pages. Price, $2.00; postage, 20 cents.

The book is written by several authors. The following subtitles indicate its scope: Gold Mine Accounts; the Cost of Mining; the Valuation of Mines; Mine Equipment in Relation to Ore Reserves and a discussion of the special classes of mining at various important centers. Those interested in the activities of mining concerns will find this book of great assistance.

ELEMENTARY LESSONS IN EXPORTING AND EXPORTER'S GAZETTEER—By B. Olney Hough. New York, 1909. 12mo, 425 pages. Price, $3.00.

Well arranged and practical. Part I deals with export methods under three headings: (1) How to get foreign business; (2) How to handle foreign business; (3) Documents connected with foreign shipments. Part II contains the Exporter's Gazetteer, giving the reader the essential facts necessary for the exporter regarding all the countries of the world, such as their foreign commercial relations, sailing connections with the United States, the formalities to be observed when making shipments, the language, the tariff, etc. Conversion tables of American money into foreign, and of the English system of weights and measures into the metric system are found at the end of the book.

FARM MANAGEMENT—By Fred. W. Card, Professor of Agriculture. New York, 1911. 8vo, xiii+270 pages. Price, $2.00.

A practical discussion of every phase of farm administration is presented by the author, beginning with the evolution of farming and its elements, capital and labor. The choice of a farm and the systems of farming are considered and compared with other lines of business. The problems confronting a farmer are then dealt with, viz., marketing, advertising, fencing, co-operation, and practical suggestions for their solution are presented. A simple system of farm accounts is described. The last chapter gives a description of typical farms in various parts of the Eastern States.

GROCERY BUSINESS ORGANIZATION AND MANAGEMENT—By C. L. T. Beeching, Secretary and Fellow of the Institute of Certificated Grocers. With Chapters on Buying a Business, Grocers' Office Work and Bookkeeping and a Model Set of Grocer's Accounts. By J. Arthur Smart, of the Firm of Alfred Smart, Valuer and Accountant; Fellow of the Institute of

Certificated Grocers. London. Demy 8vo, 164 pages. Price, $2.00.

Contains information with regard to the buying of stock, the design of the shop front, fixtures, etc., and the general internal arrangement of the premises, so as to facilitate the extension of business and the execution of orders. The general question of management is entered into fully, and attention is devoted to the organization of the books of accounts. Deals exclusively with English practice.

HANDBOOK OF COST DATA FOR CONTRACTORS AND ENGINEERS: A Reference Book Giving Methods of Construction and Actual Costs of Materials and Labor on Numerous Engineering Works—By Halbert P. Gilette, Editor-in-Chief, Engineering and Contracting. Chicago, 1910. 2d ed. 12mo, xxiv+1,854 pages. Price, $5.00.

A chapter on the principles of engineering economics and cost-keeping is followed by a discussion and analysis of costs, of the methods of working, of the organization of forces and of the machines used, in the following classes of engineering undertakings: Earth excavation; rock excavation, quarrying and crushing; roads, pavements and walks; concrete and reinforced concrete construction; water works; sewers; timberwork; buildings; railways; bridges and culverts; steel and iron construction, engineering and surveys; miscellaneous, such as cost of fences, of maintaining horses, of a telephone line, etc. The book is technical in its treatment and illustrated.

HARDWARE STORE BUSINESS METHODS—Compiled and edited by R. R. Williams, Hardware Editor of "The Iron Age." New York, 1899. 12mo, 227 pages. Price, $1.00.

A practical and interesting book for the business man. Every phase of the hardware store business: buying, selling, charging, several methods of stock-taking, pricing, catalogs, credits and collections. There are also numerous suggestions as to starting and conducting such a business.

HOW TO DO BUSINESS AS BUSINESS IS DONE IN GREAT COMMERCIAL CENTRES—By Seymour Eaton, Director of the Department of Industry and Finance, Drexel Institute, Philadelphia. 8vo, 430 pages. Price, $2.00.

An elementary text-book with numerous facsimile forms and with drill exercises and questions appended to every chapter. Suitable for the use of young students.

INSURANCE OFFICE ORGANIZATION, MANAGEMENT AND ACCOUNTS—By T. E. Young, B.A., F.R.A.S., and Richard Masters, A.C.A. London, 1904. 8vo, 146 pages. Price, $1.50.

A brief outline of the general principles of the organization, management and arrangement of work and staff in an insurance office, is followed by treatises on the principles of bookkeeping and their adaptation to the various departments, viz., general, life, fire, marine and accident, illustrated by numerous forms.

MANAGEMENT OF SMALL ENGINEERING WORKSHOPS, THE—By Arthur H. Barker, B.A., B.Sc., Wh.Sc.; Works Manager; Senior Whitworth Scholar; Author of "Graphical Calculus," etc. 2d ed. Manchester, 1903. 8vo, 256 pages. Price, $3.00.

A valuable treatise on English practice in respect to organization of engineering works of moderate size. The author takes up every department and its relations to the general system, of which he would make the Drawing Office the head. The cost factors are also taken up and discussed singly. The classification of establishment costs is well treated.

MANUAL OF CORPORATE MANAGEMENT, A—Containing Forms, Directions and Information for the Use of Lawyers and Corporation Officials. By Thomas Conyngton of the New York Bar. New York, 1911. 3d ed. 8vo, 422 pages. Price, $3.50.

A reference book on every point of corporate procedure prepared in accord with the best modern practice with special reference to the statutes of New York and New Jersey. The book is especially valuable, because of the 200 collated forms presented in Park IV, which cover almost the entire range of corporate procedure, to corporate directors and officers.

MANUAL OF CORPORATE ORGANIZATION, A—Containing Information, Directions and Suggestions Relating to the Incorporation of Enterprises. By Thomas Conyngton of the New York Bar, Author of "A Manual of Corporate Management." New York, 1908. Buckram, 8vo, 402 pages. Price, $3.00.

A valuable text and reference book for promoters of corporations and business men generally. The author gives detailed directions for incorporating a concern, the legal and financial sides of the problem. The organization of a company, various kinds of securities, the charter, the conversion of a partnership into a corporation, holding companies, and several other matters relating to

corporations are considered and valuable suggestions offered. The last part contains numerous forms of Charters, Minutes, By-Laws, of Underwriting, Voting Trust and Option Agreements, and of books incidental to corporation work.

MAXIMUM PRODUCTION IN SHOP AND FOUNDRY—By C. E. Knoeppel. New York, 1911. 12mo, 400 pages. Price, $2.50.

An excellent treatise on the principles of efficient organization and operation in the machine shop and in the foundry. The first four chapters deal with elements common to both, such as accounting and its importance to management; the following three chapters take up the organization of the machine shop; the bulk of the book, however, is devoted to a discussion of scientific management, organization and production in the foundry, to the method of handling shop details, of correct apportionment of burden, and to cost elements.

OFFICE ORGANIZATION AND MANAGEMENT, INCLUDING SECRETARIAL WORK—By Lawrence R. Dicksee, M.Com., F.C.A., and H. E. Blain, Tramways Manager, County Borough of West Ham., London. 8vo, 306 pages. Price, $2.00.

This volume gives, with the aid of illustrations and copies of actual business forms, a description of office organization and management under English methods.

ORGANIZATION OF AGRICULTURE—By E. A. Pratt. New York. Price, $2.00 net.

A treatise on agricultural organization in various countries of the world, viz., Denmark, Germany, France, Belgium, Italy, Holland, Hungary, Austria, Switzerland, Sweden and Norway, Finland, Siberia, Servia, Poland, Luxemburg, the United States, Argentina, Canada, Australasia, Ireland, and England and Wales. The relation of agriculture and of the farmer to the railways is discussed and recommendations offered.

ORGANIZATION OF GOLD MINING BUSINESS, THE—With Specimens of the Departmental Report Books and the Account Books. By Nicol Brown. Fo. Price, $10.00.

The object of the author is to so systematize the records of the working or technical end of the commercial departments as to make the whole system of dapartmental reports intelligible to every officer or Board of Directors. The relation of each of a complete set of books is shown by a diagrammatic arrangement, with full size sample pages of books and other forms.

PRINCIPLES OF MINING—Valuation, Organization and Administration. By Herbert C. Hoover, Member of the American Institute of Mining Engineers, etc. New York, 1909. 8vo, vii+199 pages. Price, $2.50.

Valuation of copper, gold, lead, silver, tin and zinc lode mines—of interest to the engineer and manager. The development, equipment, output, administration and risk of mining enterprises are dealt with in detail. This book should also be a part of the mine owner's or manager's library.

SHIPPING OFFICE ORGANIZATION, MANAGEMENT AND ACCOUNTS—By Alfred Calvert, Shipping Trade Expert. London. 8vo, viii+203 pages. Price, $2.00.

Describes the methods of securing orders, getting in patterns, circularizing foreign firms, conditions of sale, fulfilling contracts, making up and packing goods for shipment, arranging for insurance, shipment and freight, chartering of vessels, pricing and invoicing the goods, preparing the bills of lading, etc., etc. The book contains many and varied English shipping documents in facsimile.

UNIVERSITY ADMINISTRATION—By Charles W. Eliot. Boston, 1908. 8vo, 266 pages. Price, $1.50; postage 15 cents.

The various bodies governing American universities and systems of administration and instruction are described and their relation to one another explained, beginning with the university trustees. The qualities of the members of the faculty and of the deans, the work of the committees, libraries and collections, and many other features of administration are discussed.

Railway Management

Theoretical discussions of transportation problems are not included here. A complete list of such books will be sent on request.

AMERICAN INLAND WATERWAYS—Their Relation to Railway Transportation and to the National Welfare; Their Creation, Restoration and Maintenance. By Herbert Quick. New York, 1909. 8vo, xx+241 pages. Price, $3.50.

A study and criticism of our water highways and a comparison with similar means of transportation abroad; the relation of waterways to the national resources, the question of their restoration and maintenance are ably discussed and illustrated by 80 cuts and a map.

AMERICAN RAILWAY TRANSPORTATION—By Emory R. Johnson, Ph.D., Professor of Transportation and Commerce in the University of Pennsylvania; Member of the Isthmian Canal Commission 1899 to 1904. New York, 1908. 8vo, xvi+434 pages. Price, $1.50.

An able treatise on the subject, which the author begins with a brief discussion of the economic significance of transportation. He then describes the American trunk-line railroads, treating in Part I of their origin and evolution, their present grouping and finances. Part II is devoted to a description of the various services performed by railroads and to accounts and statistics. Parts III and IV discuss the relations of railways to one another, to the public, and to the state. Several statistical tables, illustrations and 14 maps serve to elucidate the subject.

AMERICAN RAILWAYS—By Edwin A. Pratt. Reprinted with additions from "The Times." London, 1903. 8vo, vii+309 pages. Price, $1.25.

The American railways are considered here from the English point of view, the author being an Englishman; he compares frequestly the transportation systems and conditions of the two countries. The book is not too technical, though it contains some charts and statistical tables.

AMERICAN WATERWAYS—(For particulars, see page 55.)

COMMERCE AND TRANSPORTATION—(For particulars, see page 54.)

ECONOMICS OF RAILWAY OPERATION—By M. L. Byers, C.E., Chief Engineer, Maintenance of Way, Missouri Pacific Railway. New York, 1907. 8vo, 672 pages. Price, buckram, $5.00.

A general outline of the mechanism of railway operation as it is carried on to-day and of the principles which have governed in producing the form this mechanism has assumed and which underlie its economic use, in seven parts: (1) Organization; (2) Employment, Education and Discipline of Forces; (3) Accounts and Accounting; (4) Reports; (5) Economic Operation: General Maintenance of Way and Structures, Machinery Department Operation, Transportation Freight Traffic Department, Other Departments; (6) Analysis of Operations and Control of Expenses; (7) Betterments. A valuable reference book for railway engineers and operating men.

ECONOMICS OF RAILROAD CONSTRUCTION, THE—By Walter Loring Webb, C.E., Member, American Society of Civil Engineers; Member, American Railway Engineering and Maintenance of Way Association; Assistant Professor of Civil Engineering in the University of Pennsylvania. New York, 1906. 8vo, viii+339 pages. Price, $2.50.

A study of railroad economics from the standpoint of the constructing or operating engineer. Three phases of the problem are discussed: (1) financial and legal, dealing with statistics, organization, capitalization and valuation; (2) operating elements of the problem, viz., operating expenses, motive power, economics of car construction and track; the balance of Part II and Part III deal with the more technical elements, such as distance, curvature and grading.

ELECTRIC RAILWAY TRANSPORTATION—(For particulars, see page 55.)

ELEMENTS OF RAILWAY ECONOMICS, THE—By V. M. Ackworth, M.A. Oxon, Barrister-at-Law. Oxford, 1905. 12mo, 159 pages. Price, 70 cents; postage 5 cents.

"The object of this book is to consider the railways and railway business from the economic point of view." The author deals with the following phases of railway management: Capital, expenditure, income and charges, and concludes with a chapter on classification and rates—the interference of Parliament (English).

ELEMENTS OF TRANSPORTATION—A Discussion of Steam Railroad, Electric Railway and Ocean and Inland Water Transportation. By Emory R. Johnson, Ph.D., Professor of Transportation and Commerce in the University of Pennsylvania; Member of the Isthmian Canal Commission, 1899 to 1904; Author of "American Railway Transportation" and "Ocean and Inland Water Transportation." New York, 1909. 12mo, xvii+360 pages. Price, $1.50.

The four parts of the book treat of the four means of transportation respectively: steam railway, electric railway, ocean and inland water transportation. A brief historical review of their development is followed by an excellent description of the respective methods of carrying on business and by a discussion of all questions pertaining to the system, such as rates, finances, passenger, freight and mail service, competition, consolidation, and the future outlook. The descriptions are accompanied by numerous illustrations and 20 maps.

OCEAN AND INLAND WATER TRANSPORTATION—By Emory R. Johnson, Ph.D., Professor of Transportation and Commerce in the University of Pennsylvania. New York, 1906. 12mo, xxii+395 pages. Price, $1.50.

A treatise on the economics of transportation by water. The bulk of it, Book I, deals with the system of ocean transportation, its history, its four kinds of services, viz., freight, passenger, mail and express, and with the relation of the carriers to one another, to the public and to the government. The condition of the American mercantile marine and of the shipbuilding industry and the question of government aid are also considered. Book II describes the organization, equipment and traffic of canal, river and lake transportation in the United States. The definitions of terms used in this industry and the numerous illustrations, maps, charts and tables make it a valuable text-book for the student.

OCEAN CARRIER, THE—A History and Analysis of the Service and a Discussion of the Rates of Ocean Transportation. By J. Russel Smith, Ph.D., Assistant Professor of Industry in the Wharton School of Finance and Commerce, University of Pennsylvania. New York, 1908. 12mo, xi+344 pages. Price, $1.50.

An economic study dealing with two phases of ocean transportation: the service and the rates. The development, organization and routes of steamship lines on the Atlantic and Pacific Oceans, and of the coasting trade form the topic of the first part. Part II contains a discussion of the factors affecting ocean traffic freight rates, and of the control of Atlantic rates.

PRINCIPLES OF RAILWAY STORES MANAGEMENT, THE—By William Oke Kempthorne, Chief Storekeeper, Nigerian Government Railways, West Africa. London, 1907. 8vo, vii+268 pages. Price, $4.00.

A practical text-book on the management of the stores department of an English railway, dealing with (1) the staff, (2) the purchase department (the Indent System), (3) storekeeping department, (4) the accounting department and (5) the inspection department, and giving numerous useful forms. Of special interest to railroad accountants, storekeepers and superintendents.

RAILROAD ADMINISTRATION—By Ray Morris, M.A., Managing Editor of the "Railway Age Gazette." New York, 1910. 8vo, x+309 pages. Price, $2.00; postage, 20 cents.

A study of the organization of a railway and of the executive work involved in building, financing and operating a railroad. Various types of organization are considered and compared; to the public relations of a railroad one chapter is devoted. The French and British organizations are also described. Perhaps the best book on the subject now in print.

RAILROAD FREIGHT RATES IN RELATION TO THE INDUSTRY AND COMMERCE OF THE UNITED STATES—By Logan G. McPherson, Lecturer on Transportation, Johns Hopkins University; Author of "The Working of the Railroads." New York, 1909. 8vo, xi+441 pages. Price, $2.25.

An exhaustive discussion of every phase of the railway freight rate problem. The development of its present structure and its relation to the agriculture, industry and commerce of the country, are gone into and traced from the early beginnings. The public sentiment and the legislation of 1887 and 1904, the development of the freight service, classification of rates, the rate wars and traffic agreements are dealt with from a practical and impartial point of view.

RAILROAD TRAFFIC AND RATES—By Emory R. Johnson, Ph.D., Professor of Transportation and Commerce, University of Pennsylvania, and Grover I. Huebner, Ph.D., Professor of Transportation and Commerce, University of Pennsylvania. New York, 1911. 2 vols. 8vo, xvi+524 pages and x+448 pages. Price, $5.00.

A practical reference book for railway men, containing detailed information regarding the intricate work of those who have to do with railroad traffic and with rate-making. Volume I deals

with the freight traffic, its sources, organization, management, classification and rates. Passenger, express and mail services form the subject of the second volume. The Railway Act of 1910 and the decision of the Interstate Commerce Commission in the Reno, Nevada, rate case, are found in the appendices. The book is profusely illustrated with forms, maps and charts.

RAILWAY TRANSPORTATION—A History of Its Economics and of Its Relation to the State. Based with the Author's Permission upon President Hadley's "Railroad Transportation; Its History and Its Laws." By Charles Lee Raper, Professor of Economics, Dean of the Graduate School, University of North Carolina. New York, 1912. Crown 8vo. Price, $1.50; postage, 15 cents.

The standard treatise, written by Mr. Hadley in 1885, has been brought down to the present moment and entirely revised. The history of the laws of railway transportation is given from the beginning and their development traced so as to throw light upon the present management and regulation of railways.

RAILWAY AND TRAFFIC PROBLEMS—(For particulars, see page 55.)

RAILWAY ORGANIZATION AND WORKING—A Series of Lectures delivered before the classes of University of Chicago. Edited by Ernest Ritson Dewsnup. Chicago, 1906. 8vo, xi+498 pages. Price, $2.00.

A compilation of special lectures delivered before the University Classes in railway transportation. Among the subjects treated by various authorities are: The Passenger Department, by Percy S. Eustis, Passenger Traffic Manager of the C., B. & Q. R. R.; The Problem of Handling Less-than-carload Freight Expeditiously and Economically at Terminal Stations, by Nelson W. Pierce, Local Freight Agent, Chicago, of the C. M. & St. P. Ry.; Duties of a Controller, or Chief Accounting Officer, by F. Nay, General Auditor, C., R. I. & P. Ry. The book contains several diagrams.

RAILWAY RATE THEORIES OF THE INTERSTATE COMMERCE COMMISSION—By M. B. Hammond, Professor of Economics and Sociology, Ohio State University. Cambridge, 1911. 8vo, vi+200 pages. Price, $1.00; postage, 9 cents.

From a study of the decisions of the Interstate Commerce Commission handed down during the years 1887 to 1906 the author seeks to discover the principles of railway rate-making evolved from its experience and followed by its members, whenever not

enjoined or overruled by the courts. The various factors in rate making, viz., value of commodity, cost of service, distance, competition, class interests and investment, are explained and their practical application discussed.

SCIENCE OF RAILWAYS, THE—By Marshall M. Kirkman. 17 vols. and 3 portfolios. New York, 1907-1911. 8vo, xxx+8872 pages. Price, 17 vols., $36.00.

A description of the methods and principles governing the business of railways. Every phase of railroad construction: capitalization, maintenance, operation, rate-making, management, financing and administration, is treated in an exhaustive manner by the author, who has received the assistance of experts.

The scope of the series and the prices of the separate volumes are as follows:

The Locomotive and Motive Power Department	$3.50
Engineers' and Firemen's Handbook	5.00
Airbrake—Construction and Working	6.00
Shops and Shop Practice, 2 vols	10.00
Cars—Construction, Handling and Supervision	7.50
Organization of Railways and Financing	3.50
Passenger, Traffic and Accounts	5.00
Freight, Traffic and Accounts	6.00
Building and Repairing Railways	7.00
Operating Trains	6.00
Electricity Applied to Railways	5.00
Locomotive Appliances	6.00
Collection of Revenue	3.50
General Accounts and Cash	3.50
Safeguarding Railway Expenditures	6.00
Railway Rates and Government Ownership	2.50
Locomotive Portfolio	5.00
Car Portfolio	5.00
Airbrake Portfolio	5.00

SCIENTIFIC MANAGEMENT AND RAILROADS—Being Part of a Brief Submitted to the Interstate Commerce Commission. By Louis D. Brandeis. New York, 1911. 8vo, 92 pages. Price, $1.00.

The author seeks to show, by facts proved in industries which differ from the railways in outward form but not in principles essential to the application of scientific management, that there still

exist great possibilities of economy in the conduct of railways. These, he says, would be attained by the introduction of scientific management thus increasing net earnings without resorting to an increase in rates.

STRATEGY OF GREAT RAILROADS, THE—By Frank H. Spearman. New York, 1908. 12mo, 287 pages. Price, $1.50; postage, 12 cents.

In a pleasing style the author gives an insight into the working of the great American railroad systems from their beginning to the present day, including the Vanderbilt, Pennsylvania, Harriman, Gould, Hill, Rock Island, Atchison, Chicago & Northwestern systems, with numerous maps. A chapter deals with the rebuilding of the Chicago & Alton Railway.

TRANSPORTATION IN EUROPE—By Logan G. McPherson, Lecturer on Transportation at the Johns Hopkins University. New York, 1910. 12mo, iv+285 pages. Price, $1.50; postage, 12 cents.

A good description of the transportation conditions in England and on the continent of Europe, covering both waterways and railroads, the development of passenger and freight traffic, and the effects of government administration.

WHEN RAILROADS WERE NEW—By Charles Frederick Carter. With Introductory Note by Logan G. McPherson. New York, 1910. 8vo, xiv+324 pages. Price, $2.00; postage, 16 cents.

An account of America's pioneer railroads and of the men who built them. The early days and developments of the Erie, of the Pennsylvania Railroad and of the B. & O., the genesis of the Vanderbilt system, the building of the first transcontinental railway and of the Canadian Pacific, are described in a vivid and interesting manner.

WORKINGS OF THE RAILROADS, THE—By Logan G. McPherson, Lecturer on Transportation at Johns Hopkins University. New York, 1907. 12mo, 282 pages. Price, $1.50; postage, 13 cents.

An elementary discussion of the various departments of railway organization and administration, their development, working and interrelation. The last chapter deals with the relations of the railroads to the public and to the state.

Advertising and Selling

ADS. AND SALES—By Herbert Newton Casson. Chicago, 1911. 8vo, vii+167 pages. Price, $2.00.

An interesting study of advertising and selling from the standpoint of the principles of efficiency underlying scientific management. Chapter headings: Can the principles of efficiency be applied to sales?; Efficiency salesmanship; A sales campaign;—how to start it; Face to face salesmanship; The evolution of advertising; The weak side of advertising; The building of an advertisement; An analysis of current advertising; The future of advertising; Public opinion; The professional outsider.

ADVERTISERS' CYCLOPEDIA OF SELLING PHRASES, THE—William Borsodi, Editor. New York, 1909. 4to, 1,360 pages. Price, leather, $15.00.

A compilation of advertisements, phrases and suggestions from the pens of several writers, useful to the advertising writer and business man. Numerous illustrations are found in the text.

ANALYTICAL ADVERTISING—By W. A. Shryer. Detroit, 1912. 12mo. Price, $3.00.

A new and interesting book on the theory of advertising and its practical application. The first eight chapters are devoted to advertising psychology. A portion of the book discusses the relative merits of different sized copy, and actual results and proportional costs of different sized space are given from numerous actual tests, pictures of the copy being reproduced. A line is given on several hundred different publications.

ART AND LITERATURE OF BUSINESS, THE—By C. A. Bates. New York, 1902. 6 vols. 2,221 pages. Out of print.

This is in reality an encyclopedia of advertising. The last volume is devoted to an exhaustive index.

ART AND SCIENCE OF ADVERTISING, THE—By George French. Boston, 1909. 8vo, 291 pages. Out of print.

It is the aim of the author to state the fundamental principles of advertising, its theory and science, its moral and esthetic elements, dwelling less on its practical phases. The subject of personal contact, of attraction, suggestion, and assertion, of optics and advertising, of the art of writing an advertising copy, of the printing and type in advertising, are taken up and discussed. The book contains several good illustrations which, however, do not bear directly on the text.

ART OF SELLING, THE—By Arthur Frederick Sheldon, Formulator of the Science of Business Building, and Editor of the "Business Philosopher." 1911. 12mo, 183 pages. Price, $1.25.

An elementary text-book for business colleges and students. The subject matter is divided into 50 lessons, each followed by questions and exercises. Besides the general principles of selling the book deals with retail, wholesale and specialty selling, and contains chapters on selling by letter and by advertising.

BANKING PUBLICITY—By Francis R. Morison. New York, 1904. 164 pages. Price, $1.00.

A useful manual on the art of advertising the business of financial institutions; gives practical illustrations of wording and typographical arrangement of advertisements and forms of "follow-up" letters in the various departments of a bank.

BUSINESS OF ADVERTISING, THE—By Clarence Moran, of the Inner Temple, Barrister-at-Law. London, 1905. 12mo, x+191 pages. Price, $1.00.

An outline of the history and practice of advertising, of the retrictions and censorship imposed, and some London laws relating to ads., with eleven illustrations. Mural, press, circular and pictorial poster advertising are separately dealt with. The more modern American practice is not fully treated.

FINANCIAL ADVERTISING—Edited and Compiled by William Borsodi. New York, 1909. 4to, 128 pages. Price, $2.00.

An interesting collection of words, phrases, illustrated advertisements, and financial short talks, as used by banks, trust companies and other financial institutions.

FINANCIAL ADVERTISING—For Commercial and Savings Banks, Trust, Title Insurance, and Safe Deposit Companies, Investment Houses. By E. St. Elmo Lewis, Advertising Manager, Burrough's Adding Machine Company. Illustrated. Indianapolis, 1908. 992 pages. Price, $5.00.

An exhaustive treatise on the theory and practice of advertising for a banker. The subject is approached from a scientific point of view, and treated in all its theoretical and practical aspects. The numerous illustrations and the specimens of ads. for various cases of banking business are very instructive; the various means of successful publicity and the art of writing advertisements are well discussed.

GINGER TALKS—By W. C. Holman. 1910. 12mo, 206 pages. Price, $2.00.

A stimulating collections of ideas and pointers on the art of selling. It explains how to make approaches, how to secure attention, how to overcome a salesman's difficulties, how to get business.

HUMAN NATURE IN SELLING GOODS—By James H. Collins. Philadelphia, 1909. 16mo, 93 pages. Price, 50 cents; postage, 5 cents.

The author interestingly depicts here some of the salesman's every-day experiences and difficulties; obstacles, the need of nervous energy, competition and training.

125 BRAIN-POWER BUSINESS MANUAL—Edited by W. C. Holman. 1909. 8vo, 883 pages. Price, $2.00.

Articles by several business men dealing with salesmanship in its various phases, e. g., Necessary traits of salesman, selling a general line, systematizing information about a prospect, planning a campaign, tactics of introducing yourself, how to answer objections, etc. Not of much value.

INFLUENCING MEN IN BUSINESS—The Psychology of Argument and Suggestion. By Walter Dill Scott, Ph.D., Director of the Psychological Laboratory, Northwestern University. New York, 1911. 8vo, 168 pages. Price, $1.00.

An analysis of deliberation and suggestion. Arguments and suggestions are differentiated and their respective uses in influencing men demonstrated. Practical hints for making arguments and suggestions effective in making sales, closing deals, writing advertisements and handling employees, are given in the closing two chapters. No business man should fail to read Mr. Scott's book.

LAW OF ADVERTISING AND SALES AND RELATED GENERAL BUSINESS LAW, THE—With which is Combined: Advertising and Sales that Develop Good-Will. By Clowry Chapman. 2 vols. 1908. 8vo, 685 pages. Price, $10.00.

An easily understood, non-technical explanation of the points of law referring to subjects connected with advertising and sales, incl. labels, packages, manuscripts, counterfeiting, domestic and foreign mails, trademarks, trading stamps, good-will, transportation. The part of the second volume, entitled "Advertising and Sales that Develop Good-will," is a discussion of the media, forms and methods of advertising and selling. It has been termed by advertising authorities "The Advertising Man's Bible." Illustrated with several plates in color.

MAKING HIM BUY—The Selling End of It. By Henry C. Lawrence. St. Louis, 1910. 8vo, 296 pages. Price, $2.00.

A very helpful exposition of the art of getting business by mail. The book consists of two parts: Part I deals with the theory and comments on various practical points; in Part II there are 518 specimen letters adapted to every possible business occasion, written in an informal style. A chapter is devoted to "Bonhomie Letters," which are intended to cultivate the customers' good-will and friendship.

MEN WHO SELL THINGS—Observations and Experiences of Over Twenty Years as Travelling Salesman, European Buyer, Sales Manager, Employer. By Walter D. Moody. Chicago, 1911. 9th ed. 12mo, 308 pages. Price, $1.00.

In the words of the author: "This book is an attempt to specify the qualifications necessary to the making of a successful salesman and the reasons for so many failures in the greatest profession on earth, the profession of salesmanship." The various qualities of salesmen, good and bad, are discussed and censured or recommended, in pleasing language; the salesman's relation to credits, to the buyer, and to the business are analyzed in the last three chapters.

MODERN ADVERTISING—By Ernest Elmo Calkins and Ralph Holden. Illustrated. New York, 1905. 12mo, xvii+361 pages. Price, $1.50.

A standard manual on advertising. The definitions and a brief history of the subject are followed by a practical discussion of the various classes of advertising and advertisers. Special chapters treat of the mathematics and of the mechanical details relating to the subject.

NEW SALESMANSHIP, THE—By Charles Lindgren. Chicago, 1909. 12mo, 126 pages. Price, $1.50; half leather, $2.00.

An outline of the principles and practice of salesmanship. The various weapons of a salesman are discussed, the art of handling different types of buyers gone into, and the rules for presenting, controlling and building the sales argument set forth, and illustrated by examples from the experience of the writer. Of little value.

PRACTICAL SALESMANSHIP—A Treatise on the Art of Selling Goods. By Nathaniel C. Fowler, Jr., Assisted by 29 Expert Salesmen, Sales-Managers and Prom-

inent Business Men. Boston, 1911. 12mo, xx+317 pages. Price, $1.00; postage, 10 cents.

A practical study and analysis of the principles and ethics of salesmanship. The psychology of selling, the qualifications of every class of salesmen, his relation to customer and employer, are discussed by a man of experience.

PRINCIPLES OF ADVERTISING—A Systematic Syllabus of the Fundamental Principles of Advertising. By Daniel Starch, Ph.D., University of Wisconsin, Madison, 1910. 12mo, 67 pages. Price, $1.00; postage, 5 cents.

A valuable booklet designed as a guide for those who wish to make a thorough study of the best literature on the various topics of advertising.

PRINCIPLES OF PRACTICAL PUBLICITY, THE—Being a Treatise on "The Art of Advertising." By Truman A. DeWeese. Large crown 8vo, 266 pages, with 43 full-page illustrations. Price, $3.00.

A comprehensive and practical treatise covering the subject of publicity in all its branches, showing the successful adaptation of advertising to all lines of business.

PRINCIPLES OF SALESMANSHIP, DEPORTMENT AND SYSTEM, THE—A Text-book for Department Store Service. By William Ametius Corbion, Originally Instructor in Salesmanship, Service and Conduct in the John Wanamaker Store. Philadelphia, 1907. 12mo, 380 pages. Price, $1.10.

A text-book for the instructor in all phases of department store routine. The service and conduct of the individual salesmen, their knowledge and care of stock, also the principles and psychology of salesmanship are discussed in detail; the last two chapters are devoted to a consideration of the system in selling departments.

PSYCHOLOGY OF ADVERTISING, THE—A Simple Exposition of the Principles of Psychology in Their Relation to Successful Advertising. By Walter Dill Scott, Ph.D., Director of the Psychological Laboratory of Northwestern University. Boston, 1910. 2d ed. 8vo, 269 pages. Price, $2.00; postage, 15 cents.

A valuable theoretical exposition of the psychological factors of advertising, with many illustrations taken from actual practice. Among the subjects treated we find chapters on Appeals to the

Customer's Sympathy, on the Will, on the Habit of Reading Advertisements, on the Psychology of Food Advertising, and on the Unconscious Influence in Street Railway Advertising.

PUSHING YOUR BUSINESS—A Text-book of Advertising. By. T. D. MacGregor, Ph.B., of the Banker's Magazine. 4th ed. New York, 1911. 12mo, 197 pages. Price, $1.25.

In accordance with his assertion, "Advertising is by no means a fixed science," the author advances no theories on the subject; he simply gives hints on advertising in general and on financial advertising in particular. The author also devotes separate chapters to real estate and insurance advertising and to business letter writing, which he considers a part of advertising.

RELATIVE MERIT OF ADVERTISEMENTS, THE—A Psychological and Statistical Study. By Edward K. Strong, Jr., Ph.D. 1911. Large 8vo, 81 pages. Price, paper, $1.00; cloth, $1.25; postage, 10 cents.

The main object of this treatise is to determine whether psychology can be of any help in estimating the value of advertisements before they have been actually used in order to avoid a waste of energy and money. An affirmative reply is derived by the author from a discussion of various experiments, such as vacuum cleaner, piano, breakfast food, toilet soap, Packer's tar soap, and other advertisements. An interesting and useful book.

RETAIL ADVERTISING COMPLETE—By Frank Farrington. Chicago, 1910. 12mo, 266 pages. Price, $1.00.

A practical discussion of advertising and of its value with numerous suggestions on the making of advertisements, on window trimming, on inside and outdoor, mail order and special sales advertising.

SALES PLANS—Compiled and Edited by Thomas A. Bird. Chicago, 1906. 8vo, 282 pages. Price, $2.50.

A collection of three hundred and thirty-three successful ways of getting business, including a variety of practical plans that have been used by retail merchants to advertise and sell goods. To the methods of getting business by various contests four chapters are devoted. The volume is suggestive and useful for the merchant and advertising man.

SUCCESSFUL ADVERTISING: HOW TO ACCOMPLISH IT—By J. Angus MacDonald. Philadelphia, 1902. 8vo, 400 pages. Out of print.

A practical work for advertisers and business men, with many ideas and suggestions for various kinds of trades. The five divi-

sions of the books deal with: (1) Ad. building; (2) retail advertising all the year around; (3) special features in retail advertising; (4) mail-order advertising; and (5) miscellaneous advertising.

THEORY AND PRACTICE OF ADVERTISING, THE—A Simple Exposition of the Principles of Psychology in Their Relation to Successful Advertising. By Walter Dill Scott, Ph.D., Director of the Psychological Laboratory of Northwestern University. Boston, 1912. 8vo, 240 pages. Price, $2.00; postage, 15 cents.

The author discusses the principles of psychology and attempts to show their bearing upon the work of a practical advertiser. Association of ideas, perception, personal differences in "mental imagery" and its practical application, are some of the topics discussed and illustrated by actual ads.

TRADE ADVERTISING—

Men's Wear Advertising,
Tobacconist Advertising,
Jewelry Advertising,
House Furnishings Advertising,
Hardware Advertising,
Footwear Advertising,
Grocery Advertising,
Bakery and Confectionery Advertising.

Edited and compiled by William Borsodi. New York, 1909. 8vo, 128 pages each. Price, sold separately, $2.00 each.

Each of those books is a collection of selling phrases and arguments, containing store-talk and covering practically all articles advertised. The illustrated department of each book has in many cases reproductions of ads. actually used by dealers with success.

2,000 POINTS FOR FINANCIAL ADVERTISING—By T. D. McGregor, Author of "Publishing Your Business." New York, 1912. 12mo, 137 pages. Price, $1.50.

The purpose of the book, as stated in its introduction, is to provide a handy compendium of ideas and phrases suitable for use in the preparation of financial advertising matter. A few general remarks on financial advertising are followed by chapters of savings bank, commercial bank, trust company, safe deposit and investment advertising. A helpful manual for those preparing advertising matter or soliciting business for financial institutions.

Business Psychology

ART OF HANDLING MEN, THE—By James H. Collins. Philadelphia, 1910. 16mo, 143 pages. Price, 50 cents; postage, 5 cents.

An interesting discussion of the principles and methods of handling men, useful to the business man. The problems of welfare work, and of the loan shark, are also dealt with.

BRAIN POWER FOR BUSINESS MEN—By Annie Payson Call. Boston, 1911. 16mo, 124 pages. Price, 75 cents; postage, 5 cents.

A stimulating little book for every business man, discussing the business rush and worries, the strain of competition and debt, and the remedy which would result in increase of brain power.

ESSENTIAL ELEMENTS OF BUSINESS CHARACTER—By Herbert Stockwell. New York, 1911. 12mo, 142 pages. Price, 60 cents; postage, 6 cents.

An analysis of the various traits of business character, as the author has seen them in successful business men of his acquaintance. Among the several elements discussed in a practical and interesting way are: Business organization, knowledge, energy, reliability and sentiment.

HOW BRAIN POWER WINS BUSINESS SUCCESS—A Concentrated Course of Instruction in Using the Masterful Will and Winning Personality in Business Conduct. By Frank Channing Haddock. Minneapolis, 1911. 12mo, 51 pages. Price, $1.00.

A lecture in two parts. Part I gives an analysis of business-building power and outlines three methods for the developing of business mentality. The practical use of the developed brain power as applied to different kinds of business, is illustrated in Part II. The author differentiates the types of will of the manufacturer, the publisher, the jobber, the merchant, the manager, the clerk, the correspondent, the canvasser, the advertiser and the promoter, and suggests methods for the development of their respective qualities.

HUMAN MACHINE, THE—By Arnold Bennett. New York, 1911. 12mo, 123 pages. Price, 75 cents; postage, 7 cents.

This is one of the author's "pocket philosophies," in fact, a book on applied psychology. In a fresh and interesting style he takes

up various traits of human nature and discusses the principles underlying human conduct and expresses thoughts that make a man reach up to his higher self under headings like the following: Taking oneself for granted; The brain as a gentleman-at-large; The first practical step; Habit-forming by concentration; What "living" chiefly is; Success and failure.

IMAGINATION IN BUSINESS—By Lorin F. Deland. New York, 1909, 12mo, 108 pages. Price, 50 cents; postage, 5 cents.

A collection of interesting anecdotes drawn from the author's own experience, showing how he has solved many puzzling business problems. Interesting and full of suggestions.

INCREASING HUMAN EFFICIENCY IN BUSINESS—By Walter Dill Scott, Professor of Psychology and Director of Psychological Laboratory, Northwestern University. Evanston, Ill., 1911. 12mo, vi+339 pages. Price, $1.25; postage, 10 cents.

A valuable contribution to the psychology of business. The author contends that human efficiency is a variable quantity and that by the application of psychological principles to business great improvements can be secured. The part which imitation, competition, loyalty, concentration, wages, habit and relaxation play in constituting human efficiency in work are then considered. An interesting volume for every business man.

INFLUENCING MEN IN BUSINESS—By Walter Dill Scott. (For particulars, see page 40.)

MENTAL EFFICIENCY—By Arnold Bennett. New York, 1911. 12mo, 119 pages. Price, 75 cents; postage, 7 cents.

Another of the pocket-philosophies of the author, this one dwelling on the conservation of mind. He asserts that a systematic mind is not—as is usually supposed—a natural characteristic, but the product of concentration which in turn is the result of will-power. He shows, then, how the latter is to be developed.

POWER FOR SUCCESS—By Frank Channing Haddock, M.S., Ph.D. 1912. 8vo, xiii+450 pages. Price, $10.00.

An exposition of a "system" for the development of the art of personal influence. In twenty-eight lessons the author explains elaborately his methods of self-culture, mental, moral, physical, and psychic, which in his opinion are the foundation of success in business.

POWER OF WILL—A Practical Companion-Book For Unfoldment of Selfhood through Direct Personal Culture. By Frank Channing Haddock, Ph.D. 12th ed. 1912. 8vo, xiii+387 pages. Price, $3.00.

One of the eight volumes of the "Power-Book Library." Its contents are divided into five parts, viz.: The Will and Success; the Will and Sense-Culture; Mental Régime; Destruction of Habit; Contact with Other People. The human will is discussed and a training outlined which, "persistently followed, is certain to give to the Will mighty power and to enlarge and enrich the person."

PSYCHOLOGY OF ADVERTISING, THE—By Walter Dill Scott. (For particulars, see page 42.)

THOUGHTS ON BUSINESS—By Waldo Pondray Warren. Chicago. 12mo, 1st series (1907), 237 pages; 2nd series (1908), 208 pages. Price, $1.25 each.

A collection of editorials on business conduct which should prove decidedly useful and stimulating to employer and employee alike. "Thoughts on Business" is an apt title.

Economic Principles and Business Education

Only a few books of especial value to the practical business man are listed. Complete information as to books in the field will be furnished on request.

BUSINESS AND EDUCATION—By Frank A. Vanderlip, President of the National City Bank, New York. New York, 1907. 12mo, 563 pages. Price, $2.00.

A series of articles and addresses written or delivered by the author on various occasions and dealing directly or indirectly with business affairs. The first five articles are on commercial education; the others discuss current topics relating to industry, foreign trade, banking or currency. The title aptly describes the contents of the book.

ECONOMICS (Briefer Course)—By Henry Rogers Seager, Professor of Political Economy in Columbia University. New York, 1909. 12mo, xii+476 pages. Price, $1.75.

A treatise on economics, specially well adapted to the needs of schools. The first half is theoretical, though clear and concise; the second part deals with practical economic problems, such as: The tariff question, labor problems, monopolies, the railroad and trust problems in the United States.

HIGHER EDUCATION AS A TRAINING FOR BUSINESS, THE—By Henry Pratt Judson, President of the University of Chicago. Chicago, 1911. 12mo, 56 pages. Price, 55 cents.

The author discusses the influence of college training on young men and its effect on their efficiency in business, and comes to the conclusion that, other things equal, a man will be a better business man for his college training.

LECTURES ON COMMERCE—Edited by Henry Rand Hatfield. Small 8vo, 396 pages. Price, $1.50; postage, 13 cents.

Sixteen lectures delivered before the College of Commerce and Administration of the University of Chicago. The first is upon Higher Commercial Education, by Professor Laughlin; the others are upon Railways, Trade and Industry, and Banking and

Insurance, by prominent men of affairs. Some of the questions discussed are Railway Management and Operation, Railway Mail Service, The Steel Industry, The Commercial Value of Advertising, The Credit Department in Modern Business, Methods of Banking, Foreign Exchange, and Fire Insurance.

OUTLINES OF ECONOMICS—By Richard T. Ely, Ph.D., LL.D., Professor of Political Economy in the University of Wisconsin. Revised and Enlarged by the Author and Thomas S. Adams, Ph.D., Professor of Political Economy in the University of Wisconsin; Max O. Lorenz, Ph.D., Assistant Professor of Political Economy in the University of Wisconsin, Deputy Commissioner in the Wisconsin Bureau of Labor and Industrial Statistics; Allyn A. Young, Ph.D., Professor of Economics in Leland Stanford Junior University. New York, 1910. 12mo, xiii+700 pages. Price, $2.00.

A standard text-book for the advanced student and business man, with questions and references at the end of every chapter. The four books, into which the volume is divided, treat: (1) of the nature, characteristics and evolution of economic society in general and that of the United States in particular; (2) of the principles and problems, viz., consumption, production, value and exchange, distribution, and the relation of the state to industry; (3) of public finance; (4) of the history of economic thought from the ancient world, through the Middle Ages, to our days.

PRINCIPLES OF ECONOMICS—By F. W. Taussig, Henry Lee Professor of Economics in Harvard University. 2 vols. New York, 1911. 8vo, xxxv+547 pages (1st vol.), xviii+573 pages (2d vol.). Price, $4.00.

"I have tried," says the author in the preface, "in this book to state the principles of economics in such form that they shall be comprehensible to an educated and intelligent person who has not before made any systematic study of the subject." The book deals chiefly with the industrial conditions of modern countries, especially with those of the United States, and discusses ably every important problem of our society, including the problems of labor, of economic organization and of taxation. Up to date and interesting.

Economic Problems—Trusts, the Tariff, Prices, Industrial Depressions, Etc.

Only a few books of especial interest to the business man are listed. More complete information on books in these fields will be furnished on request.

COMPARISON OF THE TARIFFS OF 1897 AND 1909 IN PARALLEL COLUMNS—Prepared by William W. Evans, a Clerk of the Committee on Ways and Means, House of Representatives. Washington, 1910. 8vo, 254 pages.

The book shows the classifications, rates of duty and sections of the Act of July 24, 1897 (Dingley Tariff), and the Act of August 5, 1909 (Payne Tariff), in parallel columns, followed by an exhaustive index.

CONTROL OF TRUSTS, THE—An Argument in Favor of Curbing the Power of Monopoly by a Natural Method. By John Bates Clark, Professor in Columbia University, Author of "The Philosophy of Wealth" and "The Distribution of Wealth." New York, 1901. x+88 pages. Price, 67 cents.

Pointing out the benefits of centralization and the menace of monopolies, the author finds a remedy not in the abolition of the tariff, or in forcible dissolution, or regulation of prices, but in keeping competition alive by means of the common law aided by statutes.

COST OF COMPETITION, THE—By Sidney A. Reeve. New York, 1905. 8vo. Price, $2.00; postage, 15 cents.

A discussion of the economic and moral evils resulting from the excessive commercialization of modern civilization. The author comes to the conclusion that the trader obtains abnormal rewards, part of which belongs rightfully to the producer. Illustrated with maps, diagrams and photographs.

ECONOMIC CAUSES OF GREAT FORTUNES, THE—By Anna Youngman, Ph.D. New York, 1909. 12mo, 185 pages. Price, $1.50.

An investigation into the causes of great fortunes by examining in detail the methods by which the Astors, the Goulds, the "Standard Oil" group and the "Morgan" group have gained their immense riches. In the last two chapters the author analyzes the facts, and the popular criticism against men of large fortunes, discusses the probable future developments and the social service rendered by owners of great wealth.

FALLACIES OF PROTECTION—Being the Sophismes Economique of Frederic Bastiat. Translated from the 5th ed. of the French by Patrick James Stirling, LL.D., F.R.S.E., Author of "Philosophy of Trade," etc. With an Introductory Note by The Right Hon. H. H. Asquith, M.P. New York, 1909. 8vo, 230 pages. Price, $1.00.

In a series of articles the author attempts to refute the arguments of the protectionists and to bring home to the average reader the final benefits of a free trade policy.

FINANCIAL CRISES AND PERIODS OF INDUSTRIAL AND COMMERCIAL DEPRESSION—By Theodore E. Burton. New York, 1902. 12mo, ix+392 pages. Price, $1.40; postage, 13 cents.

A discussion of the nature and causes of recurring economic disturbances and of the indications of their approach. The author makes also practical suggestions concerning the means of their prevention or mitigation. The last chapter contains a brief account of crises and depressions in the United States. The appendix quotes the opinions of several authorities, such as: Walter Bagchot, W. Stanley Jevons, John W. Gilbart, and others, on the causes producing crises and depressions.

GOLD PRODUCTION AND FUTURE PRICES—An Inquiry into the Increased Production of Gold and Other Causes of Price Changes, with a View to Determining the Future of Prices. By Harrison H. Brace, LL.M. 1910. 8vo, viii+145 pages. Price, $1.50.

A discussion of the most important influences, which may affect future average prices, beginning with a history of prices and the effects of increased production of the precious metals, resulting from technical improvements. The counteracting influences are also taken into consideration, and an estimate formed as to the future course of average prices.

INDUSTRIAL DEPRESSIONS—Their Causes Analyzed and Classified with a Practical Remedy for Such as Result from Industrial Derangements or Iron the Barometer of Trade. By Geo. H. Hull. New York, 1911. 8vo, xiv+287 pages. Price, $2.75.

In Part I the author discusses the generally quoted causes of industrial depressions, analyses them and separates the tenable ones from the untenable ones in Part II. In Part III we find an analysis of the depressions and booms from 1833 to 1907; deductions are then drawn and remedies proposed for the prevention of their recurrence. Unfortunately the author develops a theory which prevents his giving sane and impartial consideration to all phases of his subject.

INDUSTRIAL EFFICIENCY—A Comparative Study of Industrial Life in England, Germany and America. By Arthur Shadwell, M.C., M.D. London, 1909. 12mo, xx+720 pages. Price, $2.00.

An examination and comparison of the conditions under which industries, principally textiles and metals, are carried on in the three leading industrial countries, with historical notes on the rise and development of the local industries. The conditions discussed may be grouped in three divisions: (1) The factory (laws, premises, hours, wages, compensation for injury, benevolent institutions); (2) the home (housing, cost of living, social conditions, etc.); (3) miscellaneous (trade unions, pauperism and thrift, education). An excellent book.

MODERN INDUSTRIALISM—By Frank L. McVey, Ph.D., President of the University of North Dakota. New York, 1904. 12mo, 300 pages. Price, $1.50.

An outline of the work and problems of the modern industrial organization in three parts: (1) History, (2) Industry, and (3) Administration. The author deals with the evolution of modern industry in the United States, with the rapid rise of Germany, with the importance of the extractive industries, systems of transportation, forms of organization and other problems.

MONEY AND CURRENCY—In Relation to Industry, Prices and the Rate of Interest. By Joseph French Johnson, Professor of Political Economy in New York University and Dean of the School of Commerce, Accounts and Finance. Boston, 1905. 8vo, 398 pages. Price, $1.75.

The author presents his subject in a simple and practical way, writing—as he says—"for practical men as well as for students." Avoiding technical terminology he discusses the principles of money and credit, their relation to prices, and kindred subjects, from a point of view important to the business man. Particularly interesting are the chapters on the silver question and on "fiat" money.

MONOPOLIES AND TRUSTS—By Richard T. Ely, Ph.D., LL.D., Professor of Political Economy and Director of the School of Economics, Political Science and History in the University of Wisconsin. New York, 1900. 12mo, xi+278 pages. Price, $1.25; postage, 10 cents.

A treatise on the economic theory of monopoly. A chapter on various definitions of monopoly is followed by a discussion of its classification and causes, of the law of monopoly price, of the limits of monopoly and of large scale production. The author winds up with an analysis of the evils and remedies of the trust movement.

MONOPOLIES, TRUSTS AND KARTELLS—By Francis W. Hirst, of the Inner Temple, Barrister-at-Law, Late Lecturer of the London School of Economics. London, 1905. 12mo, viii+179 pages. Price, $1.00.

Part I deals with monopolies in general and their history. Part II treats in separate chapters of the Kartells in Germany and Austria, of the American trusts and of the English trusts and combinations, illustrating the subjects by statistical figures.

MUNICIPAL FRANCHISES—By Delos F. Wilcox, Chief of the Bureau of Franchises of the Public Service Commission for the First District of New York. 2 vols. 1910, 1911. 8vo, 710 and 885 pages. Price, $5.00 per volume.

A study of the principles governing municipal franchises and their practical application. The first part of Volume I deals with general problems, discussing the subject of acquiring franchises, their effect and the remedies; the second part contains an account of the pipe and wire franchise conditions in typical American cities as affecting electric light and power, telephones, telegraphs, water works, oil pipe lines, gas, etc. Volume II treats of transportation franchises illustrated by actual cases in large American cities and, in part 2, of taxation and control of public utilities.

PROBLEMS OF MODERN INDUSTRY—By Sidney and Beatrice Webb. 2nd ed. London, 1902. xxxii+286 pages. Price, $2.00.

The various problems of the modern English industry are discussed under the following chapter headings: The Jews of East London; Women's Wages; Women and the Factory Acts; the Regulation of the Hours of Labor; How to Do Away with the Sweating System; the Reform of the Poor Law; the Relationship between Co-operation and Trade Unionism; the National Dividend and Its Distribution; the Difficulties of the Individualism; Socialism: True and False.

PURCHASING POWER OF MONEY, THE—A Study of the Causes Determining the General Level of Prices, Including an Explanation of the Rise in the Cost of Living between 1896 and 1910. By Irving Fisher, Professor of Political Economy, Yale University. New York, 1911. 8vo, 505 pages. Price, $3.00; postage, 18 cents.

The elements determining the increase of prices are discussed; the "quantity theory" of money is upheld by the author and statistically confirmed. A new plan is submitted for preventing crises and the evils of price movements.

SOCIAL ENGINEERING—By Wm. H. Tolman, Ph.D., Director, American Museum of Safety. With an Introduction by Andrew Carnegie. New York, 1909. 8vo, 400 pages. Price, $2.00; postage, 20 cents.

A description of the social problems and solutions thereof in the largest industrial plants of the country. An interesting book for every employer of labor. Among the topics discussed are: Efficiency Promotion; Hygiene; Safety and Security; Profit-Sharing; Housing; Education; Communal or Social Betterment.

SPECIAL VOLUMES OF THE AMERICAN ACADEMY OF POLITICAL AND SOCIAL SCIENCE.

Commerce and Transportation—1902. 4to, 163 pages. Price, paper, $1.00; cloth, $1.50.

Business Management—1903. 4to, 136 pages. Price, paper, $1.00; cloth, $1.50.

Business Management and Finance—1905. 4to, 202 pages. Price, paper, $1.00; cloth, $1.50.

Federal Regulation of Corporations—1905. 4to, 173 pages. Price, paper, $1.00; cloth, $1.50.

Railway and Traffic Problems—1907. 4to, 195 pages. Price, paper, $1.00; cloth, $1.50.

Tariffs, Reciprocity and Foreign Trade—1907. 4to, 226 pages. Price, paper, $1.00; cloth, $1.50.

American Waterways—1908. 4to, 229 pages. Price, paper, $1.00; cloth, $1.50.

Federal Regulation of Industry—1908. 4to, 263 pages. Price, paper, $1.00; cloth, $1.50.

Tariff Revision—1908. 4to, 205 pages. Price, paper, $1.00; cloth, $1.50.

American Business Conditions—1909. 4to, 190 pages. Price, paper, $1.00; cloth, $1.50.

Electric Railway Transportation—1911. 4to, 250 pages. Price, paper, $1.00; cloth, $1.50.

The above volumes are reprints of articles that have appeared in the Annals of the American Academy. Written, as a rule, by eminent authors, they are authoritative and stimulating.

STUDIES IN AMERICAN TRADE-UNIONISM—By J. W. Hollander and G. E. Barnett, Editors. 8vo, 380 pages. Price, $2.75; postage, 20 cents.

Twelve papers by graduate students and officers of Johns Hopkins University, the result of investigations of representative trade unions. Contains also chapters on Employees' Associations, the Knights of Labor and the American Federation of Labor.

TARIFF AND THE TRUSTS, THE—By Franklin Pierce, of the New York Bar. New York, 1909. 12mo, 387 pages. Price, $1.50; postage, 12 cents.

An array of arguments and concrete facts which condemn our tariff. The author gives glaring examples of the inconsistencies

and oppressions of our protective system and has added also historical sketches of our own tariff history and of that of England and Germany, our present commercial rivals. A radical downward revision is advocated so as to secure to the people of the United States an equal opportunity.

THEORY OF BUSINESS ENTERPRISE, THE—By Thorstein Veblen, Assistant Professor of Political Economy in the University of Chicago. New York, 1910. vi+400 pages. Price, $1.50.

An inquiry into the nature, causes, utility and further drift of business enterprise from the point of view given by the business man's work, including in its scope the aims, motives and means that condition current business traffic. The cultural bearing of business enterprise on the economic situation are touched upon in the closing chapters. A highly theoretical but interesting discussion.

TRUST PROBLEM, THE—By Jeremiah Whipple Jenks, Ph.D., Professor of Political Science, Cornell University; Expert Agent, United States Industrial Commission; Consulting Expert, United States Department of Labor. New York, 1900. 12mo, xiv+281 pages. Price, $1.00; postage, 10 cents.

A study of industrial conditions, affecting industrial combinations, for the business man and student; also the effects of combinations on the economic, political and social conditions are described. Several proposed solutions to the trust problem are given in the appendices. The revised edition contains a chapter on "Foreign combinations." The most interesting and vital treatment of this subject yet printed.

TRUSTS OF TO-DAY—Facts Relating to Their Promotion, Financial Management and the Attempts at State Control. By Gilbert Holland Montague, A.M. New York, 1904. 12mo, xviii+219 pages. Price, $1.20.

The development of industrial combination in various industries is traced from the beginning. The advantages and the evils of combinations are thoroughly and clearly analyzed and illustrated by numerous actual examples. The author then takes up the history of anti-trust legislation and advances suggestions for a remedy and solution of the trust problem.

TRUSTS, POOLS AND CORPORATIONS—Edited with an Introduction by William Z. Ripley, Ph.D., Professor of Economics, Harvard University. 1905. 8vo, xxx+477 pages. Price, $1.80.

A text and reference book on the trust problem, applying the "case system." A number of important cases beginning with the early period of pooling are described by several eminent economists, such as J. W. Jenks, Edward S. Meade, Charles J. Bullock and others, based on the legal documents. The legal pronouncement of the case is quoted and analyzed; a few chapters are devoted to a discussion of trust control. Among the cases dwelt upon are: The Michigan Salt Association; Development of the Whiskey Trust; The United States Steel Corporation's Bond Conversion; United States Shipbuilding Company, and the Northern Securities Company case.

Periodicals and Encyclopedias

ADVERTISERS' CYCLOPEDIA OF SELLING PHRASES—By William Borsodi. (For particulars, see page 38.)

ADVERTISING AND SELLING—New York. Monthly. Yearly subscription, $2.00; Canada, $2.50; Foreign, $3.00. Current.

A magazine which contains many highly interesting and valuable articles. It is of interest to executives in other departments, as well as in advertising and selling.

AMERICAN INDUSTRIES—The Manufacturers' Magazine. New York. Monthly. Yearly subscription, $1.00. Current.

Published in the interest of manufacturers and open-shop ideas.

ART AND LITERATURE OF BUSINESS, THE—By C. A. Bates. (For particulars, see page 38.)

BUSINESS MAN'S LIBRARY, THE—8 vols. Chicago, 1911. 8vo. Price, $21.00.

A collection of excellent articles on business written by several authors. The volumes deal with various topics such as: Credits and collections, business correspondence, cost of production, buying, organizing a factory, employer and employee, personality in business, and accounting and office methods.

BUSINESS PHILOSOPHER, THE—Monthly. Yearly subscription, $2.00; Canada, $2.25; foreign, $2.50. Current.

A magazine devoted to salesmanship and, as its title indicates, to topics referring to the moral and philosophical side of business.

CAXTON, THE—A Magazine for Quality Folks. Monthly. Yearly subscription, $1.00. Current.

A magazine for business men. The articles appearing therein are chiefly inspirational.

DAILY CONSULAR AND TRADE REPORTS—Issued by the Bureau of Manufactures, Department of Commerce and Labor. Current.

Containing the daily reports of the American consular agents from all over the world. Of special interest to exporters. Distributed gratis to those interested.

ENGINEERING MAGAZINE, THE—Monthly. Yearly subscription, $3.00. Current.

A valuable magazine for the executive in every line of business; contains frequently excellent articles on management and efficiency.

EXPORTERS' ENCYCLOPEDIA—Eighth (1912) Edition. 950 pages. Price, $5.00 (including Monthly Corrections and The Exporters' Review for the Calendar Year).

A valuable reference book for every merchant and manufacturer making export shipments. From among the innumerable points of useful information on practically every subject connected with export trade, we may single out the following: The shipping routes from the United States to foreign ports; every foreign port to which through bills of lading are issued; the consular regulations and charges in connection with export shipments; the regulations of steamship companies applying to marking, packing, etc.; the area, population, imports, exports, industries, etc., of every foreign country; the least cost at which a shipment can be made to any foreign port.

HANDY CYCLOPEDIA OF BUSINESS, THE—Compiled by Harrie Goldman, Public Accountant and Auditor. Cincinnati, 1911. 8vo, 249 pages. Price, $2.50.

A compilation of definitions, short articles, glossaries, tables and forms of the most varied kind on subjects connected with business; such as accounting, law, advertising, banks, investments, interest, negotiable instruments, etc., etc.

INDUSTRIAL ENGINEERING AND THE ENGINEERING DIGEST — Monthly. Yearly subscription, $2.00; Canada, $2.35; foreign, $2.60. Current.

Of general interest on account of the articles on scientific management that frequently appear in the magazine.

JUDICIOUS ADVERTISING AND ADVERTISING EXPERIENCE—Chicago. Monthly. Annual subscription, $1.00. Foreign subscription, $1.50. Current.

A magazine of general advertising principles.

MODERN METHODS—"A Monthly Magazine for Men in and On the Way to Executive Positions." Yearly subscription, $1.00. Current.

Sometimes contains articles useful to bookkeepers and office managers.

MONTHLY SUMMARY OF COMMERCE AND FINANCE OF THE U. S.—Department of Commerce and Labor.

A statistical résumé of each month.

PRINTERS' INK—A Journal for Advertisers. Weekly. Yearly subscription, $2.00; foreign, $3.00. Current.

The standard periodical publication for advertisers and business men interested in advertising and selling.

RAILWAY AGE GAZETTE—New York. Weekly. Annual subscription, $5.00. Canada, $6.00. Foreign Countries, $8.00. Current.

A consolidation of the "Railroad Gazette" and the "Railway Age." It covers modern practice in the railway world—from all points of view.

SYSTEM—The Magazine of Business. Monthly. Chicago. Yearly subscription, $2.00. Canada, $2.50. Foreign countries, $3.00.

A periodical containing various articles on management, accounting and other topics of interest to the business man and accountant.

Part II.—Finance

Corporation Finance

CORPORATE FINANCE AND ACCOUNTING—Treating of the Corporate Finances and Securities; the Corporate Books of Account; Reports; Negotiable Instruments and the Powers, Duties and Relations of the Corporation Treasurer. By H. C. Bentley, C.P.A. New York, 1911. 8vo, xx+525 pages. Price, $4.00.

A useful book for the accountant and corporation treasurer; every phase of corporation work is practically discussed, accounting and legal matters considered, the financial problems of the corporation treasurer's work explained and solved. The subject matter is divided into six parts; the treasurer's duties and work; corporation accounting; corporate finances; negotiable instruments; corporate securities; and forms used in connection with the treasurer's work.

CORPORATION FINANCE—By Edward Sherwood Meade, Ph.D., Wharton School of Finance and Commerce, University of Pennsylvania; Author of "Trust Finance." New York, 1910. 12mo, xii+468 pages. Price, $2.00.

The financial evolution of a corporation from its inception to its final dissolution is traced in detail. The various kinds of securities, the methods of their issue and sale, are described and differentiated. The financial management of large corporations, holding companies and combinations is discussed and criticised. Readjustments, reorganizations and receiverships come in for a large share of attention. The book is not as well thought out and written as the same author's earlier "Trust Finance," but is of considerable value.

CORPORATION FINANCE—A Study of the Principles and Methods of the Management of the Finances of Corporations in the United States, with Special Reference to the Valuation of Corporation Securities. By Thomas L. Greene, Auditor, Manhattan Trust Company, 2d ed. New York, 1910. 8vo, 181 pages. Price, $1.25; postage, 10 cents.

The author dwells mainly on railroad finance, discusses fully the classes of railway securities and the value of railway reports from the investor's point of view. The attitude of the public towards railroad rates and railroad dividends, also the financing of railways in reorganization are touched upon. Much attention is given to accounting forms and analysis.

FINANCING AN ENTERPRISE—A Manual of Information and Suggestion for Promoters, Investors and Business Men Generally. By Francis Cooper. New York, 1906. 2d ed. 2 vols. Buckram, 8vo, 543 pages. Price, $4.00.

A practical work of a practical man, who tells about the financial aspects of an enterprise; about the pre-requisites to its success; about its investigation and the protection of its rights by the promoters; and about its capitalization. The second volume deals with the several ways of presenting the enterprise to the public and with some special features of promotion, such as underwriting and advantages of the corporate form.

FUNDS AND THEIR USES—A Book Describing the Methods, Instruments and Institutions Employed in Modern Financial Transactions. By Frederick A. Cleveland, Ph.D., formerly of the University of Pennsylvania. New York, 1906. 8vo, xiii+304 pages. Price, $1.25; postage, 12 cents.

The treatise is an excellent elementary exposition of private finance. In Part I. is given a description of money, credit, and credit transfer instruments. Parts II. and III. are devoted to methods of raising capital and to the institutions and agents employed in funding operations. The book is profusely illustrated with forms and engravings.

MODERN BUSINESS CORPORATIONS—By William Allen Wood and Louis B. Eubank. 1906. 8vo, 380 pages. Price, $2.50; postage, 20 cents.

A treatise on the legal and financial phases of corporations, dealing with their management, capitalization, promotion, sale of stocks and bonds and accounting. Practical suggestions are given on the successful conduct of corporate affairs by the corporation officers. Included is also a summary of the decisions of the court on the law of corporations, and an analysis of the laws of liberal states, with numerous forms. Tables of corporation fees, income-yielding capacity of stocks and interest-bearing capacity of bonds are found in the appendix.

RAILROAD REORGANIZATION—By Stuart Daggett, Ph.D., Instructor in Economics in Harvard University. New York, 1908. 8vo, x+402 pages. Price, $2.00; postage, 20 cents. (Harvard Economic Studies IV.)

In the first nine chapters we find a history of reorganizations of eight important railroad systems, including those of the Baltimore and Ohio, Erie, Philadelphia and Reading and Rock Island. The last chapter contains a critical survey of the causes leading to the financial difficulties of railroads, and an answer to the question:

How shall the financial operations of a system in reorganization be performed and what methods shall be adopted? This is both a scholarly and a thoroughly practical work.

TRUST FINANCE—A Study of the Genesis, Organization and Management of Industrial Combinations. By Edward Sherwood Meade, Ph.D., Wharton School of Finance and Economy, University of Pennsylvania. New York, 1910. 12mo, vii+387 pages. Price, $1.25; postage, 12 cents.

After a brief review of the era of competition, culminating with the crisis of 1893, the author describes vividly the rush towards combination, the formation of great trusts, the work of the promoter, beginning with the discovery of a proposition until the securities are underwritten and marketed, the present policy and the future prospects of the trust movement. All these phases of the great problem are considered and discussed in so simple and dramatic a style that the book has become a classic in trust literature.

Credits and Collections

CREDIT AND ITS USES—By William A. Prendergast. New York, 1906. 12mo, xii+361 pages. Price, $1.50; postage, 12 cents.

The intricacies of the modern system of credit and its effect on the world's affairs are described under the several heads of banking, capital, public, individual, and commercial credit, and the underlying principles explained. The second part of the book is devoted to the practical workings of a credit department. A large number of forms are presented, showing the manner in which banks and credit associations procure the needed data.

CREDIT MAN AND HIS WORK, THE—By E. St. Elmo Lewis. Detroit, 1904. 8vo, 308 pages. Price, half Russia, $2.00; lib. ed., full Russia leather, $3.00.

A brief history and theoretical analysis of credit is followed by a more practical treatment of the subject. Factors affecting credit, credit-indemnity insurance, investigation of reliability, various modes of collections, the salesman and the credit man and the legal phases of credit work are some of the points discussed.

CREDITS AND COLLECTIONS—T. J. Zimmerman, ed. 1907. 8vo, vi+196 pages. (Vol. I of Business Man's Library. See page 58.)

A group of articles of varying merit on the subject of conducting credits and making collections arranged in three parts: Part I. deals with the general functions of a credit department, its relation to the other commercial operations and with its component parts and factors. Part II. considers the management of credit and collections in different lines of business in which credit operations play an important part, such as: a wholesale house, an instalment house, foreign trade. In the third part are described five actual systems now in use by firms, with blanks and forms.

CREDITS, COLLECTIONS AND THEIR MANAGEMENT—With Many Credit Department Forms—By W. H. Preston, First President of the National Association of Credit Men. New York, 1897. 12mo, xv+232 pages. Out of print.

A practical book for credit men. The qualifications of the head of a credit department, the kinds, value and services of information, the management of collections and treatment of losses, are dealt with in full; the text and the appendix contain numerous credit department forms.

GIVING AND GETTING CREDIT—A Book for Business Men. By Frederick B. Goddard. New York, 1896. 12mo, 217 pages. Out of print.

The definition and foundation of credit and its effect on business, are discussed, followed by practical suggestions and precautions to the creditor on estimating and giving credit. Part II. deals with collections, mercantile agencies, credit guarantee systems, bankruptcy laws, and panics.

MAKING HIM PAY—By Henry C. Lawrence. St. Louis, 1907. 12mo, 288 pages. Price, $2.00; postage, 12 cents.

A valuable collection of letters. Mild collection letters are followed by firmer and more insistent communications, covering a wide range of businesses. Abounds in practical suggestions.

TURNING HIM DOWN—By Henry C. Lawrence. St. Louis, 1907. 12mo, xiii+120 pages. Price, $2.00; postage, 12 cents.

A compilation of letters to be used in the credit department under circumstances where it is desirable to have the new customer remit in advance. The difficult situation is well handled; practical suggestions are given as to how to decline to fill an order without giving offense.

Stock, Bond and Money Markets

A, B, C OF WALL STREET—By S. A. Nelson. New York, 1907. 16mo, 164 pages. (v. page 76.)

An elementary description of money and speculative markets, and simple definitions of words and phrases used in Wall Street.

FIFTY YEARS IN WALL STREET—By Henry Clews, LL.D. New York, 1908. 8vo, 1+1,063 pages. Price, $3.00; postage, 30 cents.

Memoirs of the author who has spent his life in Wall Street; interesting, because depicting the most prominent events of the times, from the point of view of a man who has taken an active part in them, and drawing the characters of leading financiers whom the author has personally known. Several illustrations are presented in the text.

FOREIGN STOCK EXCHANGE PRACTICE AND COMPANY LAWS OF ALL THE CHIEF COUNTRIES OF THE WORLD—By W. J. Greenwood, Accountant and Auditor. 12mo, xxxii+272 pages. Price, $2.00.

The author (English) explains the practice of the most important foreign bourses and foreign laws affecting British works and branches established abroad. English and foreign stock exchange terms are freely used and explained.

HISTORY, LAW AND PRACTICE OF THE STOCK EXCHANGE, THE—By A. P. Foley, B.A., Barrister-at-Law; Assisted by F. H. Carruthers Gould, of the Stock Exchange. London, 1911. 8vo, 348 pages. Price, $2.00.

Part I. traces the historical development of the London Stock Exchange. Part II. describes the stock exchange business, its customs and regulations, including a chapter on stock exchange terms. Appended are the London Stock Exchange Rules of 1911 and various forms used by the members.

STOCK EXCHANGE, THE—A Short Study of Investment and Speculation. By Francis W. Hirst, Editor of the "Economist." New York, 1911. 12mo, 256 pages. Price, 75 cents; postage, 6 cents.

A treatise on investment in stock exchange securities in general, and on the securities dealt in on the London Stock Exchange in particular. A historical sketch of banking and stock-jobbing, is followed by a description of important exchanges and by a discussion of securities, good and speculative.

STOCKS AND STOCK MARKET—(See page 104.)

A series of articles by several well-known financial writers, such as: John Moody on "Preferred Stocks as Investments"; M. Rollins on "Convertible Bonds and Stocks"; Roger W. Babson on "The Sources of Market News"; S. S. Huebner on "The Scope and Functions of the Stock Market"; Francis C. Nicholas on "The Wrongs and Opportunities in Mining Investments" and many others. A bibliography on securities and stock exchanges by S. S. Huebner is appended.

STOCKS AND THEIR MARKET PLACES—A Reference Book for the Investor, Speculator and Banker. By Montgomery Rollins. 1911. 24mo, 211 pages. Price, 75 cents.

An alphabetically arranged explanation of stocks, their purchase and sale. The customs on the Canadian, English and French exchanges are described.

WALL STREET IN HISTORY—By Martha J. Lamb. 4to, 95 pages. Price, $2.00; postage, 10 cents.

An outline of the history of Wall Street since 1647 and of its gradual development in the early period to 1774, through the Revolution to 1830, and as a great money center to the present day.

WALL STREET POINT OF VIEW, THE—By Henry Clews, LL.D. New York. 8vo, 306 pages. Price, $1.50.

A discussion of important problems in an easy style. The four parts, into which the book is divided, show its scope: (1) Wall Street Itself; (2) Wall Street and the Government; (3) Wall Street and Social Problems; (4) Wall Street and International Affairs.

WORK OF WALL STREET, THE—By Sereno S. Pratt. New York, 1912. Revised edition. 12mo, xvii+286 pages. Price, $1.75.

An excellent description of the New York stock market and its mechanism, including a brief historical sketch of the New York Stock Exchange; the relation of the latter to the money market, to the U. S. Treasury and to the corporations; the listing of securities, the stock exchange clearing houses, are among the subjects dealt with. Chapters are also devoted to the curb market, foreign exchange, investment and speculation; though defending Wall Street against unjust criticism, the author points out the evils of the system, which gives rise to gambling, corners and stock manipulations.

Investment and Speculation

THE A, B, C OF STOCK SPECULATION—By S. A. Nelson. New York, 1902. (v. page 76.)

A treatise on the principles governing stock speculation. Incidentally also other subjects are discussed, such as: the morality of Wall Street; the bucket shop; the tipster and others. A discussion of Dow's theory forms a considerable part of the book.

ALL ABOUT INVESTMENT—By Henry Lowenfeld. London, 1909. 8vo, viii+290 pages. Price, $1.25; postage, 15 cents.

An outline of investing principles, with especial stress on the principle of distribution of investments. The author points out the consequences of careless investment and the indispensable requisites of a successful investor. He discusses further capital, income and the relation of both, the merits of various classes of securities and the methods of investigation into companies' affairs. The working of stock markets, speculation, and the theory of sound investing are considered in the closing chapters.

AMERICAN RAILWAYS AS INVESTMENTS—By Carl Snyder. New York, 1907. Large 8vo, 762 pages. Out of print.

A useful book for the investor, banker and investment broker, containing a detailed and comparative analysis of all the leading railways in the United States and Canada, from the investor's point of view. The introductory chapter gives suggestions as to the methods of estimating railway values.

ANATOMY OF A RAILROAD REPORT AND TON-MILE COSTS, THE—By Thomas F. Woodlock. New York, 1909. 16mo, 121 pages. (v. page 76.)

An illuminating little book designed for people interested in railroad investments. It explains, in the first part, the manner in which a railroad report is built up and the items appearing therein. Part II. illustrates the main principles governing the transportation of freight by railroads in the U. S. and the meaning of the expressions: ton-mile, unit of service, and unit of product.

ART OF WALL STREET INVESTING, THE—By John Moody. New York, 1906. 12mo, 167 pages. Price, $1.00.

The general subject of Wall Street investing is treated in a practical way. The fundamental principles of investing are examined and their importance emphasized. The various classes

of securities are described and the methods of investing, speculation, reorganizations and syndicates dealt with. The last two chapters describe the machinery and phraseology of the New York Stock Exchange.

BONDS AS INVESTMENT SECURITIES—(See page 104.)

A compilation of articles by authorities on the subject of bonds. Among the articles we may single out, as of special interest, the following: The Valuation of Bonds on an Income Basis, by Charles E. Sprague; Bond Redemption and Sinking Funds, by C. M. Keys; Value of a Bond Department to a Bank or a Trust Company, by Geo. B. Caldwell; Organization and Management of a Bond House, by William Foley; Methods of Auditing and Accounting in a Bond House, by Charles S. Ludlam; Bonds in Their Relation to Corporation Finance, by F. A. Cleveland.

CYCLES OF SPECULATION—By Thomas Gibson. New York, 1907. 12mo, 183 pages. Price, $1.50.

A discussion of the price, gold and money movements and of other factors influencing values in Wall Street. Part II. deals with various topics pertaining to speculation, such as: indications of crises; crop damage; selection of securities; the bank statement. The author dwells frequently on the fact that speculation runs in cycles and admonishes the investor to inform himself on the subject. The book is of considerable value. (See Library of Speculation and Investment, page 74.)

FIRST PRINCIPLES OF INVESTMENT—By J. Beattie Crozier, LL.D. London. Demy 8vo, 168 pages. Price, 85 cents.

The underlying values of different classes of securities, and their rank in point of security and stability, are first considered, followed by a chapter on the effects of politics, stock exchanges and money market changes on investments. The author proposes a scientific scheme of investing which is worth consideration.

FOURTEEN METHODS OF OPERATING IN THE STOCK MARKET—New York, 1911. 24mo, 158 pages. Price, leather, $1.00.

Various methods of market operations are described by several experts and financial writers, *e. g.* Thomas F. Woodlock, Chas. H. Dow, and others. The book is illustrated by charts and diagrams, and is valuable for speculative investors.

HOW MONEY IS MADE IN SECURITY INVESTMENTS—By Henry Hall. 5th ed. New York, 1911. Price, $1.50.

A valuable book for the speculative investor. An outline of the methods by which some people have made money in security dealings. The author makes suggestions as to how to take advantage of market fluctuations.

HOW TO FORECAST BUSINESS AND INVESTMENT CONDITIONS—By Frank Crowell. New York, 1911. 8vo, 187 pages. Price, $2.00.

Taking up a period from one panic to another, which—according to the author—is usually 20 years, he analyses the business symptoms year by year, traces their causes, and evolves his theory. The twenty years cycles recur regularly and we are able, consequently, to predict with a good deal of accuracy the condition of business and of investment markets for the immediate future.

HOW TO INVEST AND HOW TO SPECULATE—By C. H. Thorpe. London, 1901. 12mo, xx+277 pages. Price, $2.00.

A handbook for investors explaining the details of stock exchange business and the main classes of securities dealt in. Part I. describes the difference between investment and speculation, discusses the money market, gives hints as to reading a prospectus and as to dealing in mines. Part II. classifies the securities into groups, such as: the gilt-edged, the American rails, foreign, Kaffir mining, etc.

HOW TO INVEST MONEY—By George Garr Henry, Vice-President, Guaranty Trust Company of New York. New York, 1908. 12mo, 121 pages. Price, 75c; postage, 7 cents.

A practical presentation of the general principles of investment, a description of the various classes of securities available for investment and of their adaptability for various needs. The last chapter treats of market movements as affecting the investor.

I HAVE A LITTLE MONEY; WHAT SHALL I DO WITH IT?—By W. E. Davis, Jr. New York, 1907. Price, 60 cents, postpaid.

A popular discussion on the subject of investing by a practical bond salesman; interesting to the small investor.

INVESTMENT BONDS—Their Issue and Their Place in Finance. By Frederick Lownhaupt. New York, 1908. 8vo, x+253 pages. Price, $1.75; postage, 15 cents.

A reference book for students, investors and practical financiers. Investment bonds are treated in relation to the issuing corporation and to the general investor. The following features of the

subject are dealt with: the classification of issuing corporations and specific issues; processes of issue and practices of negotiation; the market, interest and security; default and its effects; reorganization; sinking fund; the balance sheet and its importance.

INVESTMENT OF TRUST FUNDS, THE—In the Safest and Most Productive Manner. By Henry Lowenfeld. London. Demy 8vo, 87 pages. Price, 75 cents; postage, 10 cents.

A review of the position of trusts and trustee investments, as required by law (English), is followed by suggestions as to how to combine the maximum yield with a minimum risk of reduction of capital from trustee investments, charts of English stocks and investments are found in the text.

INVESTMENT PRACTICALLY CONSIDERED—By Henry Lowenfeld. London. 8vo, 432 pages. Price, $2.00.

A treatise on the science of investment, written with the object of assisting the investor in the judicious selection of sucurities. The course of the world's stock markets, the consols and national (English) credit, the yield of an investment and other topics bearing on the subject are analyzed and suggestions made with a view of teaching the reader how to invest securely.

INVESTOR'S CATECHISM, THE—By Marc M. Reynolds. New York, 1909. 2d ed revised. 12mo, 132 pages. Price, $1.00.

Contains valuable information for prospective investors not thoroughly familiar with the methods and terms of the exchanges regarding stock manipulation, bucket shops, dealing on margin, bears, bulls, curb market, etc.

INVESTORS' LIBRARY, THE—6 vols. Price, $4.75.

Consists of:

Art of Wall Street Investing—(see page 70).

Cycles of Speculation—(see page 71).

Investor's Primer—(see below).

Mining Investments and How to Judge Them—(see page 74).

Pitfalls of Speculation—(see page 74).

Stock Prices—(see page 75).

INVESTOR'S PRIMER, THE—By John Moody. New York, 1907. 12mo, 183 pages. Price, $1.00.

The introductory chapter, which contains a general description of the American investment field, is followed by alphabetically arranged clear definitions of all important terms and phrases in the investment and banking business.

LIBRARY OF SPECULATION AND INVESTMENT, THOMAS GIBSON'S—11 vols. 12mo. Price, entire set, $5.00.

The library is written mainly by Thomas Gibson although it contains articles by eminent authorities, including M. L. Muhleman, Carl Snyder, Charles A. Conant, and others. Besides "Pitfalls of Speculation" and "Cycles of Speculation" reviewed elsewhere, it consists of the following volumes, (Price, $1.00 each): Weekly Letters for 1908, Charts Accompanying Weekly Letters, Special Market Letters (and charts), The Increasing Gold Supply, Market Letters for 1907, Weekly Market Letters for 1909 and for 1910 (including charts), and Special Letters, 1909 and for 1910. The booklets are of value to the investor and speculator.

MINING INVESTMENTS AND HOW TO JUDGE THEM—By Francis C. Nicholas, Ph.D. New York, 1912. 3d ed. revised. 16mo, 185 pages. Price, $1.00; postage, 10 cents.

An interesting book on the values of mining securities and, incidentally, on the growth and methods of the modern mining industry. The author discusses the reason for the failure of mining companies and outlines the condition under which they ought to succeed.

MUNICIPAL AND CORPORATION BONDS—By Montgomery Rollins. 1910. 186 pages. Price, flexible leather, 75 cents.

A concise reference book for investors, bond dealers, clerks and salesmen. In simple language the author gives a complete treatise on the investment bond business, its terms, customs and usages, and explains every kind of bonds.

MUNICIPAL BONDS HELD VOID—By Maurice B. Dean, of the New York Bar. New York, 1911. 8vo, 122 pages, 3 tables. Price, $2.50; postage, 10 cents.

A reference book for investors in municipal bonds, listing such as have been declared void or have been invalidated or declared illegal or unconstitutional through one reason or another. It contains also tables showing by states the amounts held void, issues enjoined, held void in hand of bona fide purchasers, etc.

PITFALLS OF SPECULATION, THE—By Thomas Gibson. New York, 1909. 12mo, 151 pages. Price, $1.00.

The various causes of losses in speculation on the exchanges are pointed out and discussed; suggestions are then given for intelligent and business-like methods of remunerative investing. (See Library of Speculation and Investment above.)

PRINCIPLES OF BOND INVESTMENT, THE—By Lawrence Chamberlain, with Kountze Brothers, Bankers, New York, and Staff Lecturer on Finance in New York University School of Commerce, Accounts and Finance. New York, 1911. 8vo, xiii+551 pages. Price, $5.00.

An excellent treatise for the investor and bankers in four parts. Part I. Channels of Investment, deals with the subject in general; investment is defined, bonds are distinguished from stocks and mortgages and classified according to various schemes. Part II. deals exhaustively with government and municipal securities. In Part III., Corporation Loans, public utility bonds are elaborately treated. Part IV. contains a discussion of the mathematics and movement of bond prices and is accompanied by several charts. The book will form a valuable addition to every investor's library.

SPECULATION ON THE STOCK AND PRODUCE EXCHANGES OF THE UNITED STATES—By H. C. Emery. New York, 1904. 8vo, 230 pages. Price, cloth, $2.00; paper, $1.50; postage, 10 cents.

An authoritative work on the subject. After a review of the organization and business methods of stock and produce exchanges, the author discusses the economic function of speculation, its benefits and evils, and concludes with a chapter on the relation of the law to speculation.

STOCK EXCHANGE INVESTMENTS IN THEORY AND PRACTICE—A Course of Lectures by Joseph Burn, Fellow of the Institute of Actuaries. London, 1909. 8vo, ix+322 pages. Price, $4.20.

The first six and the last chapters deal with the constitution and operations of the Bank of England and with the national and local debts of the United Kingdom. The remainder of the book gives information on points of practice relating to all kinds of stock exchange transactions.

STOCK PRICES—Factors in Their Rise and Fall. By Frederick Drew Bond. New York, 1911. 12mo, 124 pages, 9 illustrations. Price, $1.00.

The various factors influencing the market movements of securities are pointed out and their relative importance well discussed. Amongst other causes of the fluctuation of share prices dealt with by the author are: the banks, railway gross earnings, manipulation and the psychology of speculation.

STOCKS AND SHARES—By Hartley Withers, Author of "The Meaning of Money." New York, 1910. 8vo, xi+371 pages. Price, $2.00.

An English treatise on subjects interesting to the investor. A brief historical sketch of evidences of public and private indebtedness is followed by a description and classification of securities. Prospectuses, company balance sheets, and profits, are discussed, and their value analyzed. The stock exchanges, the relation of their transactions to the movements of securities, and the distinction between investor and speculator are dealt with.

STUDIES IN TAPE READING—By Richard D. Wyckoff ("Rollo Tape.") New York. Pocket Size. 192 pages. Price, $3.00.

A book for the broker and active speculator. It is prepared with the object of acquainting the reader with stock market movements and to "help him make money in the market," with illustrations and charts. The market technique is described and the opportunities offered by various states of the markets are indicated.

UNIVERSAL RAILWAY MANUAL, THE—Containing Valuations of the Principal British, American and Foreign Railway Stocks. Edited by Captain L. E. Hopkins, Royal Engineer, Indian State Railways. London, 1911. 12mo, viii+596 pages. Price, $2.50.

A valuable book for the investor, containing in statistical form the valuation of stocks of the English, Indian, North and South American, Australian and Bagdad Railways, based on the companies' annual reports and on government statistics.

WALL STREET LIBRARY—6 vols. 16mo, about 160 pages per vol. Price, per copy, 60 cents; complete set, $3.75.

Vol. I. The A, B, C of Wall Street. By S. A. Nelson (v. page 68).

Vol. II. The Anatomy of a Railroad Report and Ton-Mile Cost. By Thomas F. Woodlock. (v. page 70.)

Vol. III. The Theory of Stock Speculation. By Arthur Crump. An interesting volume for the trader in Stocks.

Vol. IV. Banks and banking. By Geo. M. Coffin, ex-Deputy Comptroller of the Currency. An elementary treatise on the subject.

Vol. V. The A, B, C of Stock Speculation. By S. A. Nelson (v. page 70.)

Vol. VI. Options and Arbitrages. By S. A. Nelson. Gives definitions of stock options, American forms, usages of the London Stock Exchange, methods of shipping stocks between London and New York, conversion of prices, etc.

Banking Practice

BANK ORGANIZATION—By John R. Baer. Philadelphia, 1910. Price, $1.50; postage, 15 cents.

An explanation of all the necessary steps in organizing a National Bank, State Bank or Trust Company.

BANKER'S HANDY SERIES—5 vols. 24mo. Price, bound in boards, 50 cents each.

The books of this series are designed to furnish to bankers, bank officers and students of currency problems practical information on the following subjects:

Vol. I. Bank Directors, Their Powers, Duties and Liabilities. By John J. Crawford.

Vol. III. Credit Currency. By Elmer H. Youngman, editor of the "Banker's Magazine."

Vol. IV. The Moneys of the World. By James P. Gardner (v. page 83).

Vol. V. A Central Bank. By George E. Roberts and O. M. W. Sprague. (v. page 88.)

Vol. VI. The Aldrich Plan of Currency Reform. (v. page 88.)

BANKING LAW OF NEW YORK—By Amasa J. Parker. New York, 1910. 8vo. Price, $3.00.

Chapter 2 of the Consolidated Laws and chapter 10 of 1909, including all amendments of 1910, with notes, annotations and references.

COMMERCIAL PAPER—A Text-Book for Merchants, Bankers and Investors. By Roger W. Babson and Ralph May. 1912. 12mo, 253 pages. Price, flexible leather, $2.00.

The important subject of lending and borrowing on commercial paper is dealt with chiefly from the banker's point of view. The form and selection of the best of such paper, the analysis of a financial statement and report, and the rediscounting of commercial paper, are discussed and suggestions made as to how to forecast interest rates. A chapter is devoted to a brief historical sketch of methods of banking at home and abroad.

COUNTRY BANKER, THE—His Clients, Cares and Works. From an experience of forty years. By George Rae, Author of "Bullion's Letters to a Bank Manager." With a Preface by Brayton Ives. New York, 1911. 12mo, xi+312 pages. Price, $1.50.

In epistolary form the author discusses every phase of country banking, its routine work, its finances, and its management.

The book is worth reading especially by those who are engaged in that part of the machinery of banking.

DISPUTED HANDWRITING—By Jerome B. Lavay. Los Angeles, 1912. 8vo, xvi+304 pages. Price, $2.00.

A practical work on disputed, forged and fraudulent handwriting with numerous illustrations and expositions for the detection of forgery of all kinds. Especially valuable to cashiers and paying tellers of banking institutions.

DUTIES AND LIABILITIES OF BANK DIRECTORS—By Edgar G. Alcorn. 1909. 12mo, v+174 pages. Price, $1.50; postage, 10 cents.

An instructive treatise for bank directors and officials on their duties and liabilities.

HISTORY, PRINCIPLES AND PRACTICE OF BANKING, THE—By J. W. Gilbart, F.R.S.; formerly Director and General Manager of the London and Westminster Bank. New edition, revised by Ernest Sykes, B.A.Oxon, Secretary of the Institute of Bankers. 2 vols. London, 1907. 8vo, xxi+936 pages. Price, $3.00; postage, 20 cents.

This is a recent revision of a book which was originally published nearly fifty years ago. After a short sketch of the history of banking in general the book deals exclusively with the banks and banking of Great Britain. Every kind of banking activity is taken up separately, the history of its development given and its relation to the other departments and to the community discussed. The administration of a bank is treated at great length; the chapters on the London banker, clearing houses and the panics of the last century are especially interesting.

LAWS REGULATING THE INVESTMENT OF BANK FUNDS—By Montgomery Rollins. Boston, 1905. 4th ed. 16mo, 184 pages. Price, flexible leather, $3.00.

Valuable for the investment banker. It contains the laws governing the investment of bank funds in the several states and is kept up to date by the use of detachable leaves, which are replaced by new ones as soon as any change occurs in the laws of any state.

MANUAL OF CANADIAN BANKING—By H. M. P. Eckardt. Toronto, 1909. Large 8vo, 208 pages. Price, $2.50.

An outline of the methods and practices obtaining in the banks of Canada. The relation of the head office to the branch, the inspection of branches, financing the crops and the mines, are among the subjects treated.

METHODS AND MACHINERY OF PRACTICAL BANKING, THE—By Claudius B. Patten, Late Cashier of the State National Bank of Boston, Mass. New York. 8vo, 515 pages. Price, $5.00.

A valuable text-book for bank clerks and students. Every department of a large bank, its organization and management, its books and records, are described in detail and illustrated by forms. Chapters on the clearing-house system, on trust companies, on banking in England, on the Suffolk Bank system and a few other every-day matters relating to banking, tend to make the volume more complete.

MODERN BANK, THE—A Description of Its Functions and Methods and a Brief Account of the Development and Present System of Banking. By Amos Kidder Fiske, A.M., Associate Editor of the "Journal of Commerce and Commercial Bulletin." New York, 1907. 12mo, xii+348 pages. Price, $1.50; postage, 12 cents.

The descriptions of a typical up-to-date bank, of its mechanism and methods by departments, of clearing houses, of private, state and savings banks, and of trust and safe deposit companies, are simple and clear. The last ten chapters are devoted to the history of banking and to a brief outline of the banking systems adopted in European and American countries.

MODERN BANKING METHODS AND PRACTICAL BANK BOOKKEEPING—By Albert R. Barrett, C.P.A., formerly Bank Expert for United States Treasury Department and Bank Examiner. New York, 1903. Large 8vo, 325 pages. Price, $4.00.

Useful for bank officers, clerks, and accountants. Commencing with the organization of a bank, in accordance with the National Bank Act, the author proceeds to a thorough discussion of its books and records, taking up consecutively every department of banking activity and illustrating it by numerous forms, and concluding with a chapter on clearing houses.

MODERN TRUST COMPANY, THE—Its Functions and Organization. By F. B. Kirkbride and J. E. Sterrett, C.P.A. New York, 1908. 8vo, xi+309 pages. Price, $2.65.

An excellent description of the functions and organization of the trust company of to-day. The subject is taken up by departments, viz.: banking, corporate trust, individual trust, safe deposit and savings fund, and general accounting departments. The book contains numerous forms and is a valuable aid to the accounting student and banker.

MONEY, BANKING AND FINANCE—By Albert S. Bolles, Ph.D., LL.D. New York, 1903. 12mo, 336 pages. Price, $1.25; postage, 12 cents.

A good text-book on banking practice. The steps necessary for the formation of a bank are stated and banking business described. The subjects dealt with include deposits and depositors, loans, the law relating to commercial papers, the operations of savings banks, the functions of clearing houses, and the duties of the bank officers. We find here also chapters on loan and trust companies and on bank and railway finance.

PRACTICAL TREATISE ON BANKING AND COMMERCE, A—By George Hague, formerly General Manager of the Merchants Bank of Canada. New York, 1909. 400 pages. Price, $3.00.

An interesting volume for employees of financial institutions. Expounding the principles of banking and of commerce, it shows their mutual relation and the functions that a bank performs in the commercial community. Loans to dealers in grain, manufacturers, importers, railways, governments and municipalities, bank investments in securities and bills, reserves, losses, American banking and note circulation, are discussed in detail. An interesting feature of the book are the personal reminiscences of the author concerning his banking experiences in England and Canada, including references to business in New York, Chicago and Milwaukee and to the Baring crisis.

PRATT'S DIGEST—Price, $2.00; postage, 20 cents.

Contains the full text of the laws relating to National Banks, the rulings of the Comptroller of the Currency, and the forms and instructions of the office of the Comptroller; also miscellaneous rulings of the U. S. Treasury Department of importance to bankers.

SAVINGS BANK AND ITS PRACTICAL WORK, THE—By W. H. Kniffin, Jr. 400 pages. Illustrated. Price, $5.00.

The work will cover these subjects: The Thrift Habit; the Savings Bank as an Institution; Savings Banks in the United States; The Organization of a Savings Bank; the By-Laws; The Bank and Its Depositors; The First Deposit; Signatures and Test Questions; The Teller and His Task; Receipts and Withdrawals; Card Ledgers and Loose Leaf Systems; Posting and Proving Methods; The Dividend and Its Declaration; Trial Balance; Interest Computations; Audits, Mortgage Loans; Bond Amortization; Advertising the Savings Bank; Joint and Trust Accounts; Lost Books; Dormant Accounts; Interest Collections; School Savings Banks; The General Ledger; The Statement; Banking by

Mail; Insurance Records; The Savings Bank Law of all States uniformly Digested. (In preparation. Will be ready in July, 1912.)

TRUST COMPANIES—Their Organization, Growth and Management. By Clay Herrick. New York, 1909. 8vo, 480 pages. Price, half leather, $4.00.

An excellent treatise on the details of organization, management and operation of a trust company, illustrated with facsimiles of records and forms in actual use for the trust, banking, savings, safe deposit, real estate, and to title insurance departments. Contains a digest of the laws of all states relating to trust companies. The chapters on the "Methods of Increasing Business" and on "Examinations, Audits and Other Means of Safe-guarding the Business," are especially valuable. The volume is practically indispensable to every trust company officer and employee.

Foreign Exchange

A, B, C OF THE FOREIGN EXCHANGES, THE—A Practical Guide. By George Clare, Author of "A Money Market Primer." London, 1907. 8vo, xv+160 pages. Price, $1.25.

A practical exposition of the principles governing foreign exchange, illustrated by the example of the London, Paris, Berlin and New York courses of exchange. The fluctuations of the exchanges, the gold points, the terminology and arithmetic of the exchanges, the investment demand for bills of exchange, the paper and silver exchanges, are well explained and illustrated by practical examples and by diagrams.

BROOKS' FOREIGN EXCHANGE FIGURING BOOK—By Howard K. Brooks. Chicago. 8½x14 in., 162 pages. Price, $5.00.

A very complete book containing tables converting foreign money in U. S. money, and *vice versa*, at commercial rates of exchange used in financial transactions between the United States and nearly every country of the world.

BROOKS' FOREIGN EXCHANGE TEXT-BOOK — By Howard K. Brooks. Chicago, 1906. 8vo, 239 pages. Price, $2.25; Morocco, $2.75.

An elementary treatise on foreign exchange and the monetary systems of the world for the use of schools, dwelling mainly on the subject of the exchange value of various monetary units, with numerous examples and illustrations of foreign commercial forms in the text.

ELEMENTS OF FOREIGN EXCHANGE, THE—By Franklin Escher. New York, 1910. 12mo, viii+160 pages. Price, $1.00; postage, 7 cents.

A short, practical, elementary treatise on foreign exchange. The causes of exchange movements and their effect on the other markets are discussed in Part I. The second part describes the practical exchange operations and the exchange markets, and contains chapters on arbitrage, financing of imports and exports and gold shipments.

INTERNATIONAL EXCHANGE—Its Terms, Parts, Operations and Scope. By Anthony W. Margraff, Manager of the Foreign Department of the National Bank of

the Republic of Chicago. Chicago, 1908. 3d ed. 8vo, xii+299 pages. Price, $5.00.

An advanced practical work on the foreign department of a bank, and on the opportunities in it for making profit. Every phase of foreign exchange, the conditions influencing fluctuations in rates, foreign bills as investments, methods of collecting bills, various letters of credit, are ably discussed, and the paper used in connection therewith described. The exchange relations of the United States with every European country are separately dealt with. The last part of the book is devoted to conversions, arbitrage transactions, gold movements and monetary systems. Many valuable suggestions are found throughout the volume.

MONEYS OF THE WORLD, THE—By James P. Gardner. (Bankers' Handy Series, IV.) New York, 1909. 24mo, 58 pages. Price, 50 cents.

In tables under the respective countries are given the various denominations of the moneys of the principal countries of the world, and the average price at which the foreign coins and bank notes may be exchanged or sold in New York for U. S. Money.

OPTIONS AND ARBITRAGES—By S. A. Nelson. New York, 1904. 16mo, 187 pages. (See page 76.)

A description of international stock transactions, option, usages prevailing on the London Exchange, methods of shipping stocks between London and New York, and conversion of English quotations into American prices.

TATE'S MODERN CAMBIST—A Manual of Foreign Exchanges and Bullion with the Monetary Systems of the World and Foreign Weights and Measures. By H. T. Easton, Associate of the Institute of Bankers. London, 1912. 25th ed. revised. 8vo, 375 pages. Price, $4.00.

The standard work on the mathematics and details of foreign exchange and arbitrage operations. Part I. deals with foreign exchanges and monetary systems of the entire world. Part II. is devoted to bullion operations. Examples and exercises are found appended to some chapters.

Money and Credit

BUSINESS BAROMETERS—By Roger W. Babson, Vice-President of the Gloucester Safe Deposit and Trust Company. 1910. 3d ed. 12mo, 387 pages. Price, flexible leather, $2.00; postage, 12 cents.

The author discusses the range of prices on the stock and commodity markets since 1860 and explains his "area" theory of fundamental statistics, illustrating it by several charts.

BANK RATE AND THE MONEY MARKET IN ENGLAND, FRANCE, GERMANY, HOLLAND AND BELGIUM—1844-1900—By R. H. Inglis Palgrave, F.R.S., Editor of the Dictionary of Political Economy. London, 1903. Large 8vo, xxiii+237 pages. Price, $3.50.

The organization and the methods of doing business of the Bank of England and its relation to banking system of the country, are considered in the first nine chapters; the variations in the rate charged by the Bank of England and by the other leading European banks from 1844-1900, are then compared, the author coming to the conclusion that the fluctuations of the former are more severe than those of the latter. He, then, analyses the reasons and calls attention to two facts: first, need of increase in the specie reserve; second, the desirability of maintaining greater stability in the rate of discount. The book abounds in statistical tables.

BANKING PROBLEMS—(See page 104.)

Sixteen articles by eminent economists and financiers dealing with various subjects relating to banking. Among others we mention: Financing Our Foreign Trade, by Frederick I. Kent, Vice-President, Bankers Trust Co., New York; English Methods of Lending as Contrasted with America, by Lawrence Merton Jacobs, of the National City Bank of New York; The Canadian Banking System and Its Operation Under Stress, by Jos. French Johnson, Dean of the N. Y. School of Commerce, Accounts and Finance; Branch Banking among the State Banks, H. M. P. Eckardt; and The Stock Exchange and the Money Market, by Horace White, Chairman of the New York Committee on Speculation in Securities and Commodities, 1909.

CHAPTERS ON THE THEORY AND HISTORY OF BANKING—By Charles F. Dunbar, Late Professor of Political Economy in Harvard University. 2d ed. Enlarged. Edited by O. M. W. Sprague, LL.D. New York, 1907. 12mo, viii+252 pages. Price, $1.25; postage, 10 cents.

This standard and valuable treatise may be roughly divided into two parts. The first seven chapters deal with the functions

and operations of a bank, including note issue, redemption and reserves. The remaining five chapters are each devoted to a historical sketch of the great banks and banking systems of Europe.

CLEARING HOUSES—Their History, Methods and Administration. By James G. Cannon, President of the Fourth National Bank of the City of New York. 8vo, 383 pages. Price, $2.00; postage, 20 cents.

A practical treatise on the history and work of the clearing houses. Various methods of effecting bank clearings are minutely described and illustrated by many facsimile forms. The best book on the subject.

CURRENCY PROBLEM AND THE PRESENT FINANCIAL SITUATION, THE—Columbia University, 1907-1908. With Introduction by E. R. A. Seligman. 8vo, xxvii+170 pages. Price, $1.82.

A collection of essays by several eminent writers, such as, The Modern Bank, by Frank A. Vanderlip; Government Currency vs. Bank Currency, by A. Barton Hepburn; American and European Banking Methods and Bank Legislation Compared, by Paul M. Warburg, of Kuhn, Loeb & Co., and a few others.

LOMBARD STREET—A Description of the Money Market. By Walter Bagehot. New Edition with an Introduction and Corrigenda by Hartley Withers. London, 1910. 12mo, xxviii+372 pages. Price, $1.25; postage, 12 cents.

A classical description of the origin, development, mechanism and working of Lombard Street; it treats of the Bank of England, other joint stock banks, private bankers and bill brokers. Interesting are his principles which—according to the author—should regulate the amount of the banking reserve to be kept by the Bank of England.

MEANING OF MONEY, THE—By Hartley Withers. New York, 1910. 2d ed. 8vo, xiv+307 pages. Price, $2.00.

A good review of the London money market giving special attention to the developments of recent years. The work will be found more interesting when read in conjunction with Bagehot's Lombard Street.

MONETARY AND BANKING SYSTEMS—By Maurice L. Muhleman. New York, 1908. 8vo, iii+218 pages. Price, $2.00; postage, 15 cents.

A treatise on currency reform plans, banks and banking. Foreign monetary systems, coins and coinage, are described and discussed. Chapters are devoted to panics and to charters of United States banks.

MONEY AND BANKING—An Introduction to the Study of Modern Currencies. By William A. Scott, Ph.D., Director of the School of Commerce and Professor of Economic History and Theory in the University of Wisconsin. New York, 1903. 8vo, x+381 pages. Price, $2.00; postage, 15 cents.

A text-book for students, analysing and explaining the media of exchange of the great nations of the present day. In connection therewith is included a discussion of banks, banking systems, their methods and relation to the currency and of the machinery and methods of foreign exchange. Two chapters are also devoted to an exposition of the theory and history of bimetallism.

MONEY AND BANKING, ILLUSTRATED BY AMERICAN HISTORY—Revised and continued to the year 1911 by Horace White. 4th ed. Boston, 1911. 12mo, xv+495 pages. Price, $1.50; postage, 15 cents.

Book I. is a general treatise on the principles of money and its evolution. Book II. on Government Paper Money is a brief financial history of the United States, beginning with the first bills of credit issued by the Colony of Massachusetts in 1690, through the Revolution, Civil War, greenback period, and silver agitation, to the panic of 1893 and its effects. Book III. is devoted to banking, commencing with the functions and organization of a bank; the historical development of American banking is then traced from the Colonial period; the rise and fall of the First and Second Banks of the United States, the various bank systems preceding the Civil War, the State, National and foreign banking systems are ably discussed and explained. To the panic of 1907 and present-day banking problems the closing chapters are devoted. This volume is one of the living classics of financial literature. It should be read by every business man.

MONEY AND CURRENCY—In Relation to Industry, Prices and the Rate of Interest. By Joseph French Johnson, Professor of Political Economy in New York University and Dean of the School of Commerce, Accounts and Finance. Boston, 1905. 8vo, 398 pages. Price, $1.75; postage, 15 cents.

The author presents his subject in a simple and practical way, writing—as he says—"for practical men as well as for students." Avoiding technical terminology he discusses the principles of money and credit, their relation to prices, and kindred subjects, from a point of view important to the business man. Particularly interesting are the chapters on the silver question and on "fiat" money.

PRINCIPLES OF MONEY AND BANKING, THE—By Charles A. Conant, Commissioner on the Currency of the Philippines, Member of the Commission on International Exchange. New York, 1905. 2 vols. 8vo, xxiii+924 pages. Price, $4.00; postage, 30 cents.

The work, which is of prime importance to students of banking and currency, is divided into six books, dealing comprehensively with the following subjects: (1) The Evolution of Modern Money; (2) The Principles of the Value of Money; (3) The Evolution of Monetary Systems; (4) The Principles of a Banking Currency; (5) The Evolution of Commercial Banking; and (6) The Co-operation of the Factors of Exchange.

PRINCIPLES OF BANKING, THE—By Charles A. Conant. Vol. II of the Principles of Money and Banking (see above). Price, $1.75; postage, 15 cents.

SAVINGS AND SAVING INSTITUTIONS—By James Henry Hamilton, Ph.D., Professor of Sociology in Syracuse University. New York, 1902. 8vo, 436 pages. Price, $2.40.

An exposition of the theory of saving and its educational aspects is followed by a description of the evolution and classification of the various savings institutions, viz.: building and loan associations, trustee, co-operative, municipal and postal savings banks. The postal savings banks in England, on the continent of Europe, and in other countries are singly taken up and discussed. The subject is treated from the point of view of an economist.

WALL STREET AND THE COUNTRY—A Study of Recent Financial Tendencies. By Charles A. Conant, Author of "A History of Modern Banks of Issue." New York, 1904. 12mo, ix+247 pages. Price, $1.25.

A series of essays written with the object of "setting forth the magnitude of the problems presented by the modern tendency to capitalization and of removing misapprehensions on the subject which seem to have obtained a lodgment in the minds of a certain portion of the public." The six essays are entitled: (1) The Future of Undigested Securities; (2) The Trusts and the Public; (3) The Function of the Stock and Produce Exchanges; (4) The Economic Progress of the XIXth Century; (5) Putting China on the Gold Standard; (6) The Growth of Trust Companies.

Banking and Currency Reform

ALDRICH PLAN FOR BANKING LEGISLATION, THE—(Bankers' Handy Series, VI.) Out of print.

The full text of the plan for improving our banking system is reproduced, as submitted to the National Monetary Commission by Senator Nelson W. Aldrich.

BANK AND THE TREASURY, THE—By Frederick A. Cleveland, Ph.D., Professor of Finance in the School of Commerce, Accounts and Finance, New York University. New York, 1908. 8vo, x+326 pages. Price, $2.00; postage, 15 cents.

In the words of the author: "This is not a general treatise on money and banking. The intention is, rather, to contribute something to a single subject of national interest—the problem of providing a more sound and elastic system of current credit funds." Accordingly, he analyses the functions of a bank, its use of credits and their present lack of elasticity, the public control of commercial banks and its effects; he discusses finally the expedients of an improved currency system. Charts illustrating the fluctuation of credit, money demand at various times and in different localities accompany the text.

BANKING AND CURRENCY PROBLEM IN THE UNITED STATES, THE—By Victor Morawetz. New York, 1909. 12mo, 119 pages. Price, $1.00.

The faults of the present banking system in the United States are pointed out and causes of the recurring money stringencies and panics discussed. The author presents a plan for a central agency of the National banks to control and regulate the volume of uncovered bank-note currency. The Central Bank idea is also analyzed and rejected.

CENTRAL BANK, A—By Robert Emmett Ireton, Associate Editor of "The Wall Street Summary." New York, 1909. 8vo, 216 pages. Out of print.

A brief for the establishment of a Central Bank. The function of a central bank in general and the foreign central banking systems are described; the various plans for a central bank are considered, the affirmative and negative arguments in the controversy summarized, and the conclusion drawn that a practical adaptation of a central bank to our existing system is possible and beneficial.

CENTRAL BANK OF ISSUE, A—For: George E. Roberts, President, Commercial National Bank, Chicago, and Former Director United States Mint. Against: O. M. W. Sprague, Graduate School of Business Adminis-

tration, Harvard University. (Bankers' Handy Series, V.) New York, 1910. 24mo, 40 pages. Price, 50 cents.

The views of two distinguished authorities on a subject which is always of vital interest to the American reader.

FEDERAL CLEARING HOUSES—By Theodore Gilman, Author of "A Graded Banking System." Boston, 1899. 16mo, x+289 pages. Price, $1.00.

The author advocates the organization of a National Clearing House which would, in time of derangement or collapse of our credit system, be able to provide the cash needed to meet all demands. The financial object lessons from the panics and from the war with Spain are discussed, the contrast between the American and European systems of banking elucidated, and the author's ideas explained and defended.

LESSONS OF THE FINANCIAL CRISIS—(See page 104.)

A symposium by eminent financiers and economists, among others: Geo. B. Cortelyou, Frank A. Vanderlip, Myron T. Herrick, Geo. E. Roberts, A. L. Mills, S. Wexler, and Jacob H. Schiff. The subjects dealt with are numerous and instructive, *e. g.,* the panic as a world-phenomenon; the causes and lessons of the present crisis; a central bank as a menace to liberty; panic preventions and cures; relation of a central bank to the elasticity of the currency.

PRACTICAL PROBLEMS IN BANKING AND CURRENCY—Being a Number of Selected Addresses Delivered in Recent Years by Prominent Bankers, Financiers and Economists. Edited by Walter Henry Hull. With an Introduction by Hon. Charles Francis Phillips, of New York. 1907. Large 8vo, xxvi+596 pages. Price, $3.50.

The addresses are delivered by men of reputation and standing in the business and educational world, such as: Henry Clews, James G. Cannon, Lyman J. Gage, William A. Nash, Joseph French Johnson and others; they are divided into three sections; first, General Banking; second, Banking Reform and Currency, and, third, Trust Company Section—and form a good reference book in connection with studies in banking and currency.

RATIONAL BANKING SYSTEM, A—A Comprehensive Study of the Advantages of the Branch Bank System. By H. M. P. Eckardt, Author of "Manual of Canadian Banking." New York, 1911. 8vo, 329 pages. Price, $1.50; postage, 15 cents.

Briefly stated, the object of the book is to present an argument for the branch-bank idea; the bank evils which exist in no other country than the United States are pointed out and shown to be the result of the local system. A series of descriptions illustrates how the bank employees, the bank's customers, the government, and the people fare under the present system, and suggestions are presented as to how its evils might be eliminated by the introduction of a proper system of branch-banking.

Financial History

FINANCIAL HISTORY OF THE UNITED STATES FROM 1861 to 1885—By Albert S. Bolles, Professor of Mercantile Law and Practice in the Wharton School of Finance and Commerce, University of Pennsylvania; and Editor of the "Bankers' Magazine." 3 vols. New York, 1886. 8vo, xi+585 pages. Out of print.

The book is a history of the U. S. Treasury, of financial legislation, including taxation and banking, and of currency acts and problems.

FORTY YEARS OF AMERICAN FINANCE—A Short Financial History of the Government and People of the United States since the Civil War, 1865-1907. By Alexander Dana Noyes. New York, 1909. 8vo, xxiii+418 pages. Price, $1.50; postage, 20 cents.

The author has extended his book entitled "Thirty Years of American Finance" which covered the period from 1865 to 1897. Beginning with the inflation period after the war, he deals exhaustively with the resumption question and with the silver problem; to the panic of 1893, its causes and subsequent effects, he devotes four chapters. The last period closes with an account of the panic of 1907 and its after-effects. This is one of the ablest and most important works in the field of American finance.

HISTORY OF BANKING IN ALL LEADING NATIONS, A—Compiled by thirteen authors. Edited by the Editor of the "Journal of Commerce and Commercial Bulletin. 4 vols. New York, 1896. 8vo. Price, $24.00.

A series of studies of the banking and monetary systems of the world comprising: The United States, Great Britain, Germany, Austria-Hungary, France, Italy, Belgium, Spain, Switzerland, Portugal, Roumania, Russia, Holland, the Scandinavian nations, Canada, China and Japan. Among the contributors are some of the most eminent contemporary writers on finance.

HISTORY OF BANKING IN THE UNITED STATES—By John J. Knox. New York, 1910. 8vo, 900 pages. Price, $5.00.

A complete history of banking and banks operating under Federal charters, and a detailed account of banking in the various states before the Civil War. The evolution of the national system since 1864 is well described.

HISTORY OF MODERN BANKS OF ISSUE, A—By Charles A. Conant. 4th ed. 8vo, 751 pages. Price, $3.50.

Banking is traced from its beginning through the Ancient and Middle Ages in the first two chapters; modern banks are then taken up individually. The economic causes which led to their development are analyzed, and their history and growth followed up to the present day. The banking systems of the Orient, of Latin America, and of Africa and Oceania are dwelt upon. The author concludes with an account of the economic crises of the last and present centuries and with a discussion of their relation to the banking and money systems of the world. The work is complete and authoritative.

Real Estate and Fire Insurance

BUILDING FOR PROFIT—Principles Governing the Economic Improvement of Real Estate. By Reginald Pelham Bolton, Member of the American Society of Civil Engineers. New York, 1911. 4to, 3+124 pages. Price, $2.00.

A treatise on the fundamental principles that go to make or mar the investment in land, improved or unimproved. Among the subjects discussed of interest to the real estate operator, builder and architect are: Appreciation of value of land; depreciation of the value of buildings and of mechanical equipments and power plants; cost of operating buildings, manufacturing or power machinery. The book contains several tables, diagrams and plates.

FIRE INSURANCE. (In Yale Readings in Insurance.)—Edited by the late Lestor W. Zartman, Ph.D., Assistant Professor of Political Economy, Yale University. 8vo, 446 pages. Price, $2.25; postage, 20 cents.

Contains several valuable articles on subjects connected with fire insurance and miscellaneous. Among others we find here essays on the history of fire insurance in Europe and in the United States, on the organization of companies, on fire-rating, on fire insurance engineering, on the policy contract in marine insurance, on steam boiler insurance, and on government insurance.

FIRE INSURANCE AND HOW TO BUILD—By Francis A. Moore. New York, 1903. 8vo, 860 pages. Price, $5.00.

A brief outline of the theory of fire insurance and of its relation to the community is followed by a practical exposition of various matters connecting with building and building materials and their value as regards fire insurance risks; various fire appliances are discussed, suggestions given to inspectors and to insurance agents respecting fire preventions, writing of policies, adjustment of losses and rating of stocks. Has numerous illustrations.

HALL ON INSURANCE ADJUSTMENTS—By Thrasher Hall, Adjuster. 1907. 8vo, 160 pages. Price, $2.00.

A reference book and practical guide for fire insurance adjusters, discussing various topics relating to the subject, with several forms and statements. The author quotes numerous cases, decisions and court definitions of insurance terms.

INSTRUCTION IN REAL ESTATE AND FIRE INSURANCE—By Louis Richard Morris. Boston, 1907. 8vo, 1,050 pages. Price, $3.50.

A reference book for the real estate broker, owner, or tenant; chiefly useful for the legal information on and forms relating to, agreements, leases, mortgages, deeds, insurance, power of attorney, arbitration, and similar matter.

INSURANCE AND REAL ESTATE ACCOUNTS—By Charles A. Sweetland, Public Accountant. Chicago, 1910. 8vo, viii+200 pages. Price, $1.50.

In two parts. Part I. deals with the methods of accounting and office routine prevailing in the offices and agencies of life, fire, marine and accident insurance companies. Part II. treats of accounting methods applied to sales, leasing and renting of, and loans on real estate.

LAW OF REAL ESTATE BROKERS, THE—By Fred. L. Gross, of the New York Bar. New York, 1911. 8vo, xviii+473 pages. Price, $4.00.

An authoritative, up-to-date manual on the principles and practice of the law affecting the transactions and relations of real estate brokers. It deals with commissions and treats of the liability of brokers, principal and third parties. Forms of contracts of sale are given with instructions for their use. A valuable work for the real estate broker and lawyer.

PRACTICAL REAL ESTATE METHODS FOR BROKER, OPERATOR AND OWNER—3d ed. New York, 1910. Price, $2.00; postage, 20 cents.

Various topics relating to real estate, such as buying, selling, leasing, renting, developing and improving, are dealt with in a practical way by a number of experts in each respective branch of real estate business. Among the contributors are, Joseph P. Day, President, Real Etate Board of Brokers; Lawson Purdy, President, N. Y. Board of Taxes and Assessments; Robert W. Dowling, President, City Investing Company of New York.

Insurance Principles and Property Insurance

BUSINESS OF INSURANCE, THE—Edited by H. B. Dunham, of the Aetna Life Insurance Co. 3 vols. New York, 1912. Over 1,500 pages. Price, $10.00. In preparation.

A comprehensive treatise dealing with every kind of insurance, written by some of the most eminent and practical insurance men of the day. The seven parts of the book cover: (1) Fire insurance; (2) Life insurance; (3) Accident insurance; (4) Liability insurance; (5) Special Insurance, including automobile, burglary, credit, marine, plate glass, steam boiler, surety and fidelity, title and tornado insurance; (6) Legal requirement and regulation for the formation, conduct and winding up of an insurance company; (7) General, treats of assessment, fraternal, mutual and stock forms of life insurance; of accounting and auditing, and a few other general features. The book is illustrated with various forms. It will be issued about the beginning of July.

ECONOMIC THEORY OF RISK AND INSURANCE, THE—By Allan H. Willett, Ph.D. New York, 1901. 8vo, 142 pages. Price, $1.50; postage, 15 cents.

A study of the pure economic theory of the subject. A discussion of the general theory of distribution is followed by a description of the nature, classes and cost of risk; the assumption of risk and the reward therefor and insurance are also dealt with.

INSURANCE SCIENCE AND ECONOMICS—A Practical Discussion of Present-Day Problems of Administration, Methods and Results. By Frederick L. Hoffman, Insurance Statistician, President American Statistical Association, Fellow Royal Statistical Society, etc. New York, 1911. Royal 8vo, xiii+366 pages. Price, $3.00.

An economic study of insurance as a business in its relation to public welfare and to the state. The following chapter headings indicate the scope of the questions and problems discussed which are—to quote the author—"not only of to-day, but of the future, and a matter of serious concern to all who hold responsible positions with insurance companies": Life Insurance as a Science; Insurance Economics; Insurance as an Element of Early Commerce; The Origin and Growth of Law and Legislation on Insurance; Life Insurance Supervision and Government Control in Germany; The Taxation of Life Insurance Interests; The Tax Burden of Life Insurance Policyholders; The English Assurance Companies' Act of 1909; The Law of Average. An exhaustive list of references is appended to every chapter.

INSURANCE—A Practical Exposition for the Student and Business Man. By T. E. Young, B.A., F.R.A.T., Ex-President of the Institute of Actuaries; Late Lecturer on the Principles of Insurance at the London School of Economics and Political Science. London. 8vo, xviii+339 pages. Price, $2.50.

An elementary treatise of the theory and practice of insurance. After a detailed exposition of the general principles on which the business of insurance is based, the author proceeds to the discussion of various classes of insurance, viz.: life, fire, marine and accident, giving a brief history of their development, the acts affecting their business and a description of their respective methods with numerous examples and tables.

MANUAL OF FIDELITY INSURANCE AND CORPORATE SURETYSHIP—Descriptive of Surety and Fidelity Bonds with their practical uses and the conditions under which they should be written, with hints to agents. By Henry C. Penniman. Baltimore, 1911. 12mo, 268 pages. Price, $2.00.

A simple and concise treatise on the basic principles of Fidelity and Surety Bonds. Fidelity risks are classified, and the various kinds of bonds described, specimen forms given, and the circumstances under which they are used stated.

MARINE INSURANCE—A Handbook by William Gow, M.A., Ph.D. London, 1910. 8vo. Price, $1.50.

A treatise on the general principles of and practice of marine insurance, discussing the policy and its clauses, particular and general average, and other topics relating to this branch of insurance; numerous cases (English) are quoted. The appendices are valuable for the forms they give and for the various rules useful to adjusters.

PRINCIPLES OF INSURANCE—By W. F. Gephart, Ph.D., Assistant Professor of Economics, Ohio State University. New York, 1911. 8vo, xv+313 pages. Price, $1.60.

A text-book for students; an elementary discussion of the principles and practice of insurance. The terms are lucidly defined and the various topics connected with the subject well discussed. The social importance of insurance for the wage earners is also dwelt upon in chapter XI.

PROPERTY INSURANCE—By Solomon S. Huebner, Ph.D., Professor of Insurance and Commerce, Wharton

School of Finance and Commerce, University of Pennsylvania. New York, 1911. 12mo, xxii+421 pages. Price, $2.00.

A text-book for students, comprising fire and marine insurance, corporate surety bonding, title insurance and credit insurance. The important theoretical and legal principles and the leading practices upon which the business of insurance is based are ably discussed.

STATE INSURANCE A SOCIAL AND INDUSTRIAL NEED—By Frank W. Lewis. Boston, 1909. 8vo, 229 pages. Price, $1.25.

The author points out the faults in the present social and industrial conditions and makes suggestions for their correction by means of compulsory state insurance. The German law is discussed and set up as a guide. The appendices give extracts from the laws of various states and countries, bearing on the subject.

Life Insurance

ADJUSTER'S MANUAL—For the Settlement of Accident and Health Claims. By C. H. Harbaugh, M.D., Medical Director, American Assurance Co., President Philadelphia Medical Examiners' Association. New York, 1905. 16mo, 304 pages. Price, $2.00.

A practical volume helpful to accident and health adjusters. It contains a list of accidents and diseases with information as to the duration of house confinement resulting from each respective accident or disease, together with the length of total and partial disability that experience has shown should exist under usual conditions.

AGENCY ARGUMENTS AND PRINCIPLES OF LIFE INSURANCE—By Henry Moir, F.F.A., F.T.A., Vice-President, Actuarial Society of America; Associate Actuary, Home Insurance Company of New York. New York, 1909. Small 8vo, 136 pages. Price, $1.00; postage, 10 cents.

A book for soliciting life insurance agents. Part I. contains hints on the methods of getting business and arguments that a successful agent should use. Part II. contains a brief exposition of the principles of life insurance.

ANALYSIS OF POLICY CONDITIONS OF AMERICAN AND CANADIAN LIFE INSURANCE COMPANIES—New York, 1912. 158 pages. Price, flexible leather, $1.00.

An important compilation from official returns for the agent. The salient points of each company's policy are given in a comparative form, followed by additional points of minor importance.

ART OF CANVASSING, THE—How to Sell Insurance. By William Miller. New York, 1907. 24mo, 156 pages. Price, $1.50.

Various matters pertaining to the profession of successful life insurance canvassing are discussed and valuable suggestions offered to the beginner.

ASSESSMENT LIFE INSURANCE—By Miles M. Dawson. New York, 1896. 12mo, vi+128 pages. Price, $1.50.

A treatise on the origin, development and condition of the assessment system of life insurance. The merits and demerits of

the system are pointed out and the future outlook, with certain changes, described as hopeful.

BUSINESS OF LIFE INSURANCE, THE—By Miles Menander Dawson, Consulting Actuary, Fellow of the Institute of Actuaries, Member of the Actuarial Society of America. New York, 1905. 12mo, viii+404 pages. Price, $1.50; postage, 10 cents.

An authoritative handbook for buyers and holders of life insurance. The nature, principles and classification of insurance and insurance companies are given; the policy and its conditions are described; the working of the system; its benefits and merits, as also its evils and defects, are pointed out and hints given to prospective purchasers of insurance.

COMPULSORY INSURANCE IN GERMANY—Department of Labor Reports. Apply to Superintendent of Documents. Price, 25 cents.

ELEMENTS OF LIFE INSURANCE—By Miles M. Dawson, Counsellor-at-Law and Consulting Actuary. New York, 1911. 3d ed. 12mo, 188 pages. Price, $2.00.

A concise and practical exposition of the fundamental principles of life insurance, adapted for use as a text-book in schools. A consideration of the general and of some peculiar features of life insurance is followed by a discussion of statistics and tables, of rate-making in all its phases, of the sources and distribution of surplus, of surrender values and loans on policies, of departmental valuations, and of the policy contract. A glossary is added, giving the definitions of life insurance terms in common use.

EXAMINATION OF INSURANCE COMPANIES, THE—A Series of Talks to the Members of His Office Staff. By S. Herbert Wolfe, F.S.S., Consulting Actuary, Author of "Inheritance Tax Calculations," "Modified Premiums and Costs," etc. New York, 1910. 8vo, 248 pages. Price, $3.00.

A valuable volume for every accountant and insurance official: the author follows up the audit of an insurance concern in all its details, analyzing the items of assets and of liabilities, incidental to the business, with special reference to the insurance law of various states. The statutes bearing on the subject are reproduced in the form of appendices at the end of the book.

HOW TO BUY INSURANCE—By Q. P. New York, 1906. 12mo, 182+31 pages. Out of print.

A consideration of life insurance from the policyholder's point of view. Its history, benefits, defects and intricacies are described

and explained, with suggestions as to tests of the soundness of a company, as to what kind of policy to buy and the methods of payment. Further the numerous technicalities of the subject are explained. The appendix gives useful statistical information and tables.

INVESTMENTS OF LIFE INSURANCE COMPANIES, THE—By Lester W. Zartman, Instructor in Insurance in Yale University. New York, 1907. 12mo, iv+259. Price, $1.25.

An exhaustive treatise tracing the beneficent influences which life insurance accumulations have exercised upon the economic development of the country and the relation of those accumulations to social welfare; the character of the investments, their earnings and cost, legal regulation, taxation, and control of the assets are the subjects ably discussed by the author.

LIFE AGENTS' PRIMER, THE—By William Alexander. New York, 1908. 79 pages. Price, $1.00.

A series of elementary lessons for the instruction of life agents, dealing with the fundamental principles of insurance and containing a great many practical suggestions.

LIFE INSURANCE. (In Yale Readings in Insurance)—Edited by Lester W. Zartman, Ph.D., Assistant Professor of Political Economy, Yale University. 1909. 8vo, 405 pages. Price, $2.25; postage, 20 cents.

Selected readings on the subject of life insurance from several authors treating the subject in a not too technical way. We find here sketches on the function, history, origin, theory and other subjects relating to life insurance or life insurance companies.

LIFE INSURANCE COMPANY, THE—By William Alexander. New York, 1905. 12mo, ix+290 pages. Price, $1.50.

A general treatise on life insurance intended to serve as a preliminary to actuarial study. Part I. deals with the principles of life insurance and the methods and usages prevailing in the State of New York in accordance with the New York law. Part II. discusses a variety of problems of management. Part III. describes a typical modern company and its growth from infancy, with a look into the future prospects of life insurance.

LIFE INSURANCE EXAMINATIONS—A Manual for the Medical Examiner and for All Interested in Life Insurance. By Brandreth Symonds, A.M., M.D., Lecturer on Life Insurance, College of Physicians and

Surgeons, Medical Department, Columbia University. New York, 1910. 12mo, vi+214 pages. Price, $1.00.

A concise manual setting forth the duties and obligations of a medical examiner for life insurance, his relation with the company and agents. The other topics discussed are: the facts concerning each disease which are important from a life insurance point of view; the family record and heredity; habits, residence and occupation; the physical examination; frauds and fraudulent practices.

NOTES ON LIFE INSURANCE—The Theory of Life Insurance Practically Explained. By Edward B. Fackler. New York, 1907. 8vo, 205 pages. Price, $3.00.

A good text-book for colleges, dealing with the principles of life insurance and their practical application. The book is roughly divided into (1) theory with arithmetical explanation, (2) algebraic discussion, (3) practical life insurance, describing organizations, government supervision and management, and (4) tables of net premiums, reserves, commutation columns and monetary values.

PRACTICAL LESSONS IN ACTUARIAL SCIENCE—By Miles Menander Dawson, Member Actuarial Society of America, Fellow Institute of Actuaries of Great Britain. 2 vols. New York, 1905. 2d ed. 8vo, 350+ 310 pages. Price, per vol., $4.00; two vols., $7.00.

An elementary text-book on the application of the laws of probability to insurance and the methods of ascertaining rates, values, etc., for life insurance policies. Vol. I. contains the text with questions and examples; Vol. II. contains American, British and various other tables.

PRINCIPLES AND PRACTICE OF LIFE INSURANCE, THE—Originally prepared by Nathan Willey, Actuary. Also new and extended tables based on the American and combined experience Mortality Tables, Computed at 3, 3½, 4, and 4½ per cent. interest. New Explanatory Text and Additions by Henry Moir, F.F.A., F.I.A., Fellow Actuarial Society of America. 8th ed. revised. New York, 1912. Royal 8vo, 531 pages. Price, $10.00.

A small part of the book is devoted to definitions and to a brief exposition of the fundamental principles of life insurance as a mathematical science. The bulk of the volume is taken up by a complete set of tables.

A SYSTEM AND ACCOUNTING FOR A LIFE INSURANCE COMPANY—By J. Charles Seitz, A.B., F.A.I.A. New York, 1911. 12x9 inches. Price, $25.00.

A practical guide for directors, officers and employees of insurance companies and for accountants. The subjects are grouped under seven divisions: General, Agency, Medical, Policy, Accounting, Renewal, and Actuarial Departments. The book contains numerous forms of account books specially adapted for the use of insurance companies.

TESTIMONY TAKEN BEFORE THE JOINT COMMITTEE OF THE SENATE AND ASSEMBLY OF THE STATE OF NEW YORK TO INVESTIGATE AND EXAMINE INTO THE BUSINESS AND AFFAIRS OF LIFE INSURANCE COMPANIES—10 vols. Albany, 1905. Large 8vo, 4,794 pages.

An invaluable source of information on the subject of life insurance and life insurance companies.

Reference Works

BANKER'S ENCYCLOPEDIA—Price, $6.00; $10.00 a year (two issues).

A list of banks, bankers, trust companies and savings banks in the United States and Canada; of foreign banks and bankers in the principal cities of the world; of members of the principal stock exchanges in the country; of clearing house cities, state officials, bank officers, directors and attorneys.

EARNING POWER OF RAILROADS, THE (1912)—Compiled and Edited by Floyd W. Mundy. (Annual.) New York, 1912. 12mo, 526 pages. Price, $2.50; postage, 12 cents.

The book is prepared for the use of investors in railroad securities; it gives statistics of mileage, capitalization, indebtedness, earnings, charges, and other facts of 140 railroads in the United States, Canada and Mexico, enabling an investor to judge intelligently the value of stocks or bonds of any railroad. The introductory chapter lays down the general principles which are to guide the investor in testing the value of any railroad security.

ENCYCLOPEDIA OF MARINE LAW, AN—By Lawrence Duckworth, of The Middle Temple, Barrister-at-Law. London, 1908. 2d ed. 8vo, xvi+336 pages. Price, $2.00.

In alphabetical order the author has brought together the main principles of marine law, quoting English statutes and cases. Valuable to shipowner, shipbroker, and shippers.

INSURANCE YEAR-BOOK, THE (Fire and Marine)—1911-1912. Annual. 8vo. Price, $6.00.

Contains valuable statistical and comparative information regarding American fire, and various insurance companies; also a compilation showing the water supply and fire appliances of the cities, towns and villages of the United States and Canada.

INSURANCE YEAR-BOOK, THE (Life, Casualty and Miscellaneous)—1911-1912. Annual. 8vo. Price, $6.00.

Contains valuable statistical, legal, and other information regarding the standing of American life, casualty, and other insurance companies.

JACKSON'S REAL ESTATE DIRECTORY (Annual)—1912-1913. Price, cloth, $6.50; leather, $7.00.

A valuable reference book for every real estate broker, consisting of three parts. Part I. gives the names of reliable real estate dealers in each town of the United States and Canada. The attorney's list gives the name of one legal practitioner in each town of the United States and Canada. The loan list contains the names of parties who place money on real estate security, the amount they have loaned with the interest rate and location of the loans.

MONEY AND INVESTMENTS—A Reference Book for the Use of Those Desiring Information in the Handling of Money or the Investment Thereof. By Montgomery Rollins. Boston, 1907. 8vo, xxxvi+446 pages. Price, $2.00; postage, 20 cents.

An alphabetically arranged reference and guide book of financial terms in common use in the English-speaking countries with definitions of legal expressions and of the different classes of securities. The first part is devoted to a brief exposition of the principles of investment and to general suggestions.

MONTGOMERY CYPHER CODE, THE—5th ed. 1910. 600 pages. Price, flexible leather, $5.00.

A code for bankers and stock brokers, covering stock exchange transactions, outside investments, as also general banking business and investment finance.

MOODY'S MANUAL OF RAILROAD AND CORPORATION SECURITIES (Annual)—Moody and others. New York. Price, $10.00; flex. leather, $12.00.

Contains a list of steam railroads, public utility companies, industrial and insurance companies in the United States, and information concerning their securities. The book is especially valuable from the investor's point of view.

POOR'S MANUAL OF INDUSTRIALS—Annual. Price, $7.50.

Statistical information on industrial corporations.

POOR'S MANUAL OF RAILROADS—Annual. Price, $10.00.

A complete statistical record of steam railroad companies in the U. S. and condensed statistical information on industrial and public service corporations.

SPECIAL VOLUMES OF THE AMERICAN ACADEMY OF POLITICAL AND SOCIAL SCIENCE.

Problems in Finance—1902. 4to. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

Insurance and Commercial Organization—1904. 4to. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

Insurance—1905. 4to, vi+431 pages. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

Bonds as Investment Securities—1907. 4to, 236 pages. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

Lessons of the Financial Crisis—1908. 4to, 170 pages. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

Stocks and the Stock Market—1910. 4to, 235 pages. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

Banking Problems—1910. 4to, iii+236 pages. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

American Produce Exchange Markets—1911. 4to, iv+351 pages. Price, paper, $1.00; cloth, $1.50; postage, 12 cents.

STANDARD FINANCIAL QUARTERLY—Four times a year. Single copies, $2.68, postpaid. Annual subscription, $8.00.

Gives timely information on the financial status of important railway, industrial and mining corporations in the U. S. and Canada.

SMITH'S FINANCIAL DICTIONARY—By Howard Irving Smith. New York, 1908. 2d ed. 8vo, 543 pages. Price, $2.00.

A comprehensive compilation of terms employed in financial and allied commercial affairs, arranged alphabetically. Several tables, *e. g.*, of compound interest, monetary, income from bonds, and brief articles enhance the utility of the volume.

Periodicals

BANKERS', INSURANCE MANAGERS' AND AGENTS' MAGAZINE, THE—London. Monthly. Yearly subscription, $5.50. Current.

A journal of banking, actuarial and financial work.

BANKER'S MAGAZINE, THE—New York. Monthly. Yearly subscription, $5.00. Current.

The standard periodical publication in the financial field, dealing with banking, legal and financial topics. Among its departments are: "Banking and Commercial Law Decisions"; "Replies to Law and Banking Questions"; "Practical Banking"; "Banking Publicity"; and, "Money, Trade and Investments."

BANKING LAW JOURNAL, THE—New York. Monthly. Yearly subscription, $4.00. Current.

A financial and legal magazine.

BOND BUYER, THE—New York. Weekly. Yearly subscription, $12.00. Current.

A weekly financial record of railroads, street railways, industrials, banks, trust companies, and municipal securities.

BULLETIN OF THE NATIONAL ASSOCIATION OF CREDIT MEN—New York. Monthly. Yearly subscription, 50 cents.

INVESTMENTS—Monthly. Annual subscription, $1.00.

Publishes the facts in regard to investment developments and gives an analysis of market conditions.

MOODY'S MAGAZINE—New York. Monthly. Yearly subscription, $3.00. Current.

The standard general magazine in the financial field.

SPECTATOR, THE—An American Weekly Review of Insurance. New York. Annual subscription, $4.00; foreign, $5.00.

Devoted to insurance interests of all kinds.

TICKER AND INVESTMENT DIGEST, THE—Changed to: **THE MAGAZINE OF WALL STREET.** New York. Monthly. Annual subscription, $3.00. Current.

A magazine for speculative investors.

Interest, Bond and Insurance Tables

AMORTIZATION—A Guide to the Computation of Investment Values by the Use of the Extended Bond Tables. By Charles E. Sprague. New York, 1908. 8vo. Price, 50 cents.

This is in reality a supplement to the Complete Extended Bond Tables (v. page 107) by the same author and facilitates their use in the practical work of introducing and keeping up amortization.

ANNUAL INTEREST TABLES OF BOND VALUES—By Montgomery Rollins. 1907. 16mo, 54 pages. Price, flexible leather, $5.00.

Tables based upon bonds bearing interest payable in annual installments at the rates of 3, 4, 4½, 5, 6, 7, and 8 per cent., and maturing in periods from 1 to 50 years; yields from 2½ to 6½ per cent.

BANKERS' AND MERCHANTS' PERPETUAL MATURITY GUIDE, THE—8vo, 300 pages. Price, $5.00.

A series of tables showing the number of days between any two given dates. It contains 133,590 combinations of dates on the calendar and enables one to ascertain the number of days at a glance. A valuable aid in the discount department or for dealers and investors in coupon bonds.

BOND, STOCK AND INTEREST TABLES—By Montgomery Rollins. 1912. 16mo, 119 pages. Price, flexible leather, $2.00.

The bond values tables show the net returns on bonds paying interest semi-annually at the rate of 3, 3½, 4, 4½, 5, 6, and 7 per cent. with a yield of 2.90 to 6 per cent. and a maturity of from six months to 100 years; a special table covers 4¼ per cent. The stock tables comprise prices from 25 to 225 advancing by ⅛, and yields from 2 to 12 per cent. The interest tables contains 3 to 6 per cent. with a special table for 4¼ per cent. interest rate, and include the 360- and the 365-day methods.

BOND VALUES—By Joseph Deghuée. Price, library edition, $10; pocket edition, $3.00.

Gives values to four decimal places of 4, 4½, 5, 6, and 7 per cent. bonds, interest payable semi-annually; yield 2, 2.05, 2.10, 2⅛, to 6 per cent. and extended to 7½ per cent. in.

BROOKS' FRENCH, BELGIAN AND SWISS EXCHANGE FIGURING TABLES—By Howard K. Brooks. Chicago. 8½x14 in., 62 pages. Price, $2.50.

Contains tables converting French, Belgian and Swiss money into U. S. money, and *vice versa,* at the rates of Francs 5.10 to 5.35 per $1.00, with supplementary tables for the same rates plus and minus 1/64, 1/32, 3/64 and 1/16 of 1 per cent.; also additional useful conversion table for other European countries.

COMPLETE EXTENDED BOND TABLES—By Charles E. Sprague, Ph.D., C.P.A., Late Professor of Accountancy in New York University and President of the Union Dime Savings Bank. 8vo. Price, $10.00; Part II, separate, $3.00.

The volume, which gives values accurate to one million dollars, consists of two parts: Part I.—2½ to 5 per cent. income; in part II. we find additional rates 1¼ to 2 ½ per cent. (quarterly bonds) and 5 to 10 per cent. Special tables are also given for reducing quarterly or annual bonds to a semi-annual income basis.

CONVERTIBLE SECURITIES—By Montgomery Rollins. 1909. 12mo, 17+179 pages. Price, flexible leather, $3.00.

A book for the investor and investment banker, comprising tables showing the prices of the various convertible securities, which are equivalent to the market quotations of the securities exchangeable therefor, together with a complete description of such convertible bonds and notes. The appendix contains extracts from trust deeds, circulars from companies, in relation to conversion, redemption, and other information useful in the purchase or sale of securities of this class.

DISCOUNTED BONDS—Tables Covering One Day to Six Months. By Montgomery Rollins. Price, $2.00.

Gives the value of a $1,000 security, with interest payable at the end of the period, such as, bond or coupon note. It covers maturities by day from one day to six months at rates of interest for 3½, 4, 4½, 5 and 6 per cent. taking into consideration the fact that the interest will not be received until maturity and that there will, consequently, be a loss of interest upon this interest.

DOUBLE METHOD WAISTCOAT POCKET INTEREST TABLES—By Montgomery Rollins. Price, bound in leather, 50 cents.

Shows interest on $1,000 for one day to six months on the basis of 360 days to the year, and for one day to 184 days on the basis of 365 days.

5½ PER CENT. TABLE OF BOND VALUES—By Montgomery Rollins. 12mo. Price, flexible leather, $3.00.

Contain tables for six month periods to 50 years, and five year periods to 75 years.

4¼ PER CENT. TABLES OF BOND VALUES—By Montgomery Rollins. Price, flexible leather, $3.00.

Tables covering semi-annual periods to fifty years and 3.05 to 6 per cent. bases inclusive.

GOVERNMENT BOND VALUES—By Montgomery Rollins. Price, flexible leather, $3.00.

Tables showing the net return from bonds, stocks and other investments, paying interest quarterly at the rates of 2, 3, 4, and 5 per cent. carried out to four decimal places. The book can be used for computing net results on any other investment having a specified maturity and on which the interest is payable quarterly.

HEALTH AND LIFE INSURANCE TABLES at 3, 3½ and 4 Per Cent. Interest. By Charles J. Harvey, F.I.A., Fellow of the Institute of Actuaries of Great Britain and Ireland. New York, 1904. 4to, 157 pages. Price, $6.00.

The tables are based upon the sickness and mortality experience of the Independent Order of Odd Fellows, Manchester Unity Friendly Society, during the five years 1893-1897.

INHERITANCE TAX CALCULATIONS—By S. Herbert Wolfe, F.S.S., Consulting Actuary. New York, 1905. 8vo, 308 pages. Price, $4.50.

A valuable work for executors, trustees, accountants and lawyers, explaining in the first part the underlying principles with tables and instructions for ascertaining the present value of life estates, annuities, dower and courtesy rights, vested and contingent remainders, upon different experience tables of mortality at various rates of interest, with a brief analysis of the inheritance tax laws of the various states and territories. The second part of the book consists of a series of problems which explain in concrete form the application of the formulæ derived in the first part of the book.

LOGARITHMS TO 12 PLACES AND THEIR USE IN INTEREST CALCULATIONS—By Chas. E. Sprague, Author of "The Philosophy of Accounts," "Text-

Book of Accountancy of Investment," and "Extended Bond Tables." New York, 1911. 8vo, 88 pages. Price, $3.00.

An excellent book on the subject of logarithms and their practical application.

ROBINSONIAN BUILDING-LOAN INTEREST TABLES—Price, $5.00; postage, 15 cents.

Gives present value tables. Various problems confronting the building and loan association accountant find here a ready solution.

ROBINSONIAN INTEREST ON DAILY BALANCES—Price, $3.00.

Gives the interest for one day on any amount from $1 to $100,000,000 at 1, 1½, 1¾, 2, 2¼, 2¾, 3, 3½, 4, 4½, 5, 5½; and 6 per cent. on the basis of 365 days to the year.

ROBINSONIAN SAVINGS BANKS TABLES—Tables giving interest for both 3 and 6 months at 3 per cent. on every dollar from $1.00 to $1,000. The same at 3½ per cent., extended for 6 months from $1,000 to $1,600. Price, $1.50.

Tables giving interest for 6 months at 3, 3¼, 3½, or 3¾ per cent. on every dollar from $1 to $1,600. Price, $1.50.

Tables at either 3 or 3½ per cent. giving interest for 1, 2, 3, 4, 5 and 6 months on every dollar from $1 to $1,000. Price, $2.00. All on thick cardboard.

ROBINSONIAN SIX PER CENT. INTEREST BOOK—Price, $2.00.

Giving at a glance the interest on any amount from $1 to $10,000 for any time. Also arranged for averaging accounts by the very shortest and simplest method, and with special tables for use of such Savings Banks as compute interest quarterly and half-yearly. (Also 7 and 8 per cent. books similarly arranged, price, $2.00.)

ROBINSONIAN STERLING EXCHANGE TABLES—Price, $2.00.

These tables readily convert Sterling into Federal money, and the converse, to all quarter-cent rates from $4.75 to $4.95 to the pound.

ROBINSONIAN UNIVERSAL INTEREST TABLES—8th ed. 124 pages. Price, $5.00; postage, 15 cents.

A standard book containing interest at 1 per cent. and in fractions of ¼ up to 12 on a 360 days' basis on all amounts for any time from one day to 9 years, interest at 2 per cent. and to 10 per cent., fractions by halves, on a 365-days' basis, compound interest until principal doubles itself, sterling exchange tables, etc.

SERIAL AND INSTALMENT BOND VALUES TABLES—Montgomery Rollins. 12mo. Price, flexible leather, $5.00.

Contains tables showing the values of bonds issued serially or on the installment plan.

SUPPLEMENTAL TABLES OF BOND VALUES—For Short-Time Bonds or Notes and High Net Returns. By Montgomery Rollins. Price, $1.00.

Tables showing the net returns from bonds or other securities having from six months to five years to run, with interest payable semi-annually at prices to net the investor 7.05 to 10 per cent.

TABLES OF BOND VALUES—By Montgomery Rollins. 15th ed. 8vo. Price, flexible leather, $3.00.

A book for investors showing the net yield per annum of bonds, stocks or other securities having a fixed maturity and paying interest semi-annually, rates 2 to 7 per cent., income basis 2.90 to 7 per cent. Also tables showing the net return from stocks and other irredeemable securities, and tables for computing the accrued interest on bonds.

VALUES OF 3, 3½, 3.65, 4½, 5, 6, 7, 7.30, 8 PER CENT. BONDS AND STOCKS—By Joseph M. Price. Pocket and Office Edition. Price, $5.00 each.

Interest payable semi-annually, maturity periods from 6 months to 60 years; yield 1⅝ to 6 per cent., progressing by ⅛th.

Part III.—Accounting

General Principles and Problems

ACCOUNTANCY—By Francis W. Pixley, Author of "Auditors," etc. Constructive and Recording Accountancy. London, 1911. 8vo, vi+311 pages. Price, $2.00.

After a short historical sketch of Accountancy and its Practitioners—as he terms the members of the Chartered Institute of Secretaries and of the various Accountant Societies—the author takes up the construction of account books, accounts and statements, as well as the law relating thereto. Various accounting terms are defined and explained, and accounts are grouped and classified.

ACCOUNTANCY PROBLEMS WITH SOLUTIONS—By Leo Greendlinger, Assistant-Professor of Accountancy in the New York University School of Commerce, Accounts and Finance, and formerly Editor of the C. P. A. Question Department of the "Journal of Accountancy." With an introduction by John R. Loomis, C. P. A., Ex-President of the American Association of Public Accountants. New York, 1911. 2 Vols. Large 8vo, 393+450 pages. Price, $10.00. Each volume separately, $5.00.

A book well-nigh indispensable to the accounting student and practitioner. "The author's scientific treatment of the subject, based on correct accounting principles, will, no doubt, aid many accountants in their labors," is the opinion expressed by an authority on the subject of accountancy. It contains a series of accounting problems, either set by various State Boards in C. P. A. examinations, or confronting the practitioner in his daily work, with solutions in correct form and comments on their make-up or on the various views prevailing on the subject; also a variety of questions and answers on the theory of accounts, auditing and commercial law. A specialty is made of corporation and partnership work, to the exposition of which the first part of Volume I is devoted.

ACCOUNTING EVERY BUSINESS MAN SHOULD KNOW—By Elisha Ely Garrison. New York, 1910. 12mo, x+188 pages. Price, $1.20.

A general discussion of accounts and business records, designed for the layman's use rather than for the accountant. In non-technical language the author sketches the development of the modern accounting systems as brought forth by the changed con-

ditions of business. From the same point of view, that is, from that of the business man, he discusses the valuation of assets and reserves, the principles of cost accounting, the devising of systems and final statements.

ACCOUNTANTS' MANUAL, THE—Vols. I-XII. Price, $3.00 each.

Contains questions and answers set at the Institute Examinations in England, with copious indices. A volume is issued every other year; the last one covers the period from December, 1908, to June, 1910.

ACCOUNTING AND BANKING—By Alfred Nixon, F.C.A., F.S.A.A., F.C.T.S., Principal of the Municipal School of Commerce, Manchester Lecturer in Accounting and Banking; Assisted by T. H. Stagg, A.C.A., Lecturer in Accounting and Banking, Manchester Municipal School of Commerce. London, 1907. 8vo, xi+472 pages. Price, $3.00; postage, 20 cents.

A general treatise on accounting; it serves as a good text and reference book for accountant students; some special accounts —viz.: banking and bank-bookkeeping, insurance, partnership, building societies, trust accounts—are also taken up and dealt with in a practical way.

ACCOUNTING IN THEORY AND PRACTICE—By George Lisle, C.A., F.F.A. Formerly Lecturer on Bookkeeping and the Principles of Accounting at the Herriot-Watt College, Edinburgh. Author of several books on Bookkeeping and Editor of the "Encyclopedia of Accounting." London, 1909. 8vo, xvi+427 pages. Price, $5.50.

An excellent text-book dealing with the principles of bookkeeping and accounting. The various terms used in accounting are well defined and the theory is illustrated by numerous practical examples and problems, the solutions of which are found at the end of the book. The treatment of several special accounts is also touched upon; *e. g.*, Trust and Executory Accounts. Cost Accounts and Mathematics of Business and Law (English) occupy many pages.

ACCOUNTING PRACTICE—By Clarence Munro Day, C.P.A., University of the State of New York. New York, 1908. Large 8vo, 318 pages. Price, $6.00.

An admirable book for the practicing accountant and systematizer. It is divided into four parts, of which Part I deals exhaustively with the details of an audit, its object and methods of operation; Part II deals with the planning and installation of a cost system in general, and describes and offers suggestions upon the cost systems

of six different lines of manufacturing, viz.: a shoe carton factory, a cotton mill, a drug-compounding laboratory, a woolen mill, a silk mill, and a lithographing company. Parts III and IV contain sets of operating forms and reports of an audit, with all requisite exhibits and schedules.

ACCOUNTS, THEIR CONSTRUCTION AND INTERPRETATION—For Business Men and Students of Affairs. By William Morse Cole, A.M., Assistant-Professor of Accounting in Harvard University. Boston, 1908. 8vo, 345 pages. Price, $2.00; postage, 15 cents.

This book, says the author, is an attempt to set forth in simple form the main principles which must govern any attempt at accounting. Beginning with the principles of double-entry bookkeeping, he proceeds to the more advanced problems of the distinction between capital and revenue, of depreciation and of capitalization, and attempts to illustrate the general principles by concrete examples of various lines of business, including railroad, bank, trust, insurance, cost and municipal accounting. Appended are chapters containing several forms on opening and closing the books of a corporation, on mathematical formulæ useful in business, and a few minor matters.

ADVANCED ACCOUNTING—By Lawrence R. Dicksee, M.Com., F.C.A. (Formerly Professor of Accounting at the University of Birmingham). With an Appendix on the Law Relating to Accounts, by J. E. G. de Montmorency, M.A., LL.B. (Cantab.), of the Middle Temple, Barrister-at-Law. London, 1911. Small 4to, 520 pages. 4th ed. Price, $7.00.

Treats exhaustively a number of advanced accounting subjects; *e. g.*, Capital and Revenue, Tabular Bookkeeping, Bankruptcy and Insolvency Accounts, Bookkeeping Without Books, appending also on admirable collection of accounting questions and problems. An excellent manual for advanced accounting students.

AMERICAN ACCOUNTANTS' MANUAL, THE—By Frank Broaker, C. P. A., and Richard M. Chapman, C. P. A., New York, 1897. Small Royal 8vo, 210 pages. Price, $3.00.

The first set of New York C. P. A. questions on Theory of Accounts, Practical Accounting, Auditing and Commercial Law, set by the Examination Board in 1896, together with answers and the authors' remarks on balance sheets and other statements. No longer a work of especial value.

BUSINESS EDUCATION AND ACCOUNTANCY—By Charles Waldo Haskins, C.P.A., L.H.M. Late Dean of the New York University School of Commerce,

Accounts and Finance, Edited by Frederick A. Cleveland, Ph.D., Wharton School of Finance and Commerce, University of Pennsylvania. New York, 1904. 8vo, xii+239 pages. Price, $2.00.

Contains a biographical sketch of the author by the editor, and a series of articles, mostly addresses delivered on various occasions. Of these, two are essays on the history of accountancy; the others express the great educator's ideas on the scope and possibilities of business training in general and of banking education and professional accountancy in particular.

GOOD-WILL AND ITS TREATMENT IN ACCOUNTS—By Lawrence R. Dicksee, F.C.A., M.Com. 3d ed. Small 8vo, 176 pages. Price, $2.00.

The legal and accounting sides of good-will are fully discussed; since merely the English law is considered, only the accounting view of the subject is of interest to the American student, practitioner and business man. Among other topics, valuation of good-will, its purchase and good-will in partnerships and in companies' accounts, are dealt with.

GRADED ACCOUNTING PROBLEMS—Compiled, Arranged and Classified by William H. Dennis, B.C.S., C.P.A., Professor of the Principles and Practice of Accounting in the New York University; and Leo Greendlinger, M.C.S., C.P.A., Assistant Professor in Accounting in the New York University, and author of "Accountancy Problems." New York, 1909. 3 vols. 8vo. Price, $2.00 each. Set of 3 vols, $5.00.

A compilation of practical accounting problems, some set at various C. P. A. examinations, and others, graded so as to be suitable for beginners (Vol. I), for intermediate students (Vol. II), and for advanced students (Vol. III). The book is especially well adapted for classroom use in higher business institutions.

HISTORY OF ACCOUNTING AND ACCOUNTANTS, A—Edited and partly written by Richard Brown, C.A., for the Chartered Accountants of Scotland. Edinburgh, 1905. Large 8vo, xvi+459 pages. Price, $4.00. Ed. de Luxe, $8.00.

The book is unique. It begins with the story of the ancient systems of numeration and accounting, auditing and bookkeeping; then follow in review the Middle Ages in Italy. The remaining chapters are devoted to the development of the profession in the English-speaking countries, on the continent of Europe, and, briefly, in the other civilized countries of the world. The author winds up with a hopeful view as to the future of the profession. The book is illustrated. Of value is the chronological list of books on Bookkeeping up to 1800 in Appendix I.

NET WORTH AND THE BALANCE SHEET—By Herbert G. Stockwell, C.P.A. New York, 1912. 175 pages. Price (flexible leather), $1.50.

A non-technical discussion and analysis of every item appearing in the Balance Sheet on the debit and credit sides and of the net worth as a result of those items, including Capital, Reserves, Surplus and Contingent Liabilities.

MANUAL FOR ACCOUNTANTS—Vol. I. By C. Eddis. Price, $3.00.

Contains the questions on bookkeeping, stockholders', partners' and executors' accounts, joint stock companies, auditing, insolvencies, etc., set at the Intermediate Examinations by the Canadian C. A. examiners.

MODERN ACCOUNTING—Its Principles and Some of Its Problems. By Henry Rand Hatfield, Ph.D., Professor of Accounting, University of California. New York, 1911. 12mo, xiv+367 pages. Price, $1.75.

An authoritative treatise on the science of advanced accounting principles. A brief exposition of the theory of double-entry bookkeeping is followed by a discussion of the Balance Sheet, the Income and Profit and Loss Statement, and of the accounts affecting these statements. Among the chapters meriting special attention are: Immaterial Assets (Good-will), Depreciation, Surplus and Reserves, Sinking Funds, and the chapters on Capital Stock issued for cash and for property. The author enters into a discussion of the methods of valuing the various kinds of assets mentioned.

PHILOSOPHY OF ACCOUNTS—By Charles E. Sprague, A.M., Ph.D., C.P.A., Author of "The Accountancy of Investment" and "Extended Bond Tables." New York, 1912. 4th ed. 8vo, 161 pages. Price, $3.00.

A standard book on accounting theory. The principles underlying accountancy are treated from a philosophical and scientific point of view, regardless of mere traditional and frequently illogical observances. Being intended for such as had previously acquired a practical knowledge of bookkeeping, the author deals with the subject as a mathematical science. Though mainly theoretical the volume abounds in valuable practical suggestions on the forms, organization and verification of accounts; this fact, coupled with its simple and concise language, makes it interesting and valuable reading for the man of affairs as well as for the student and professional accountant.

PRACTICAL ACCOUNTING—By William H. Dennis, B.C.S., C.P.A., Professor of the Principles and Practice of Accounting in the New York University School of Commerce, Accounts and Finance; Assisted

by John R. Wildman, M.C.S., C.P.A., and Paul J. Esquerre, A.B., Instructors in Accounting in the New York University. New York, 1910. 4th ed. $5.00.

A series of business transactions divided into four parts, each of which is accompanied by a set of ruled books of account to be worked by students. Beginning with single-entry bookkeeping the simple transactions grow more varied and complex; various business statements, partnership adjustments, opening and closing entries, incorporation forms, minutes of meetings, etc., are given or called for; cost accounting and audited vouchers are introduced in Part III. Part IV deals with commission business. The set is especially adapted for classroom use.

SCIENCE OF ACCOUNTS, THE—A Presentation of the Underlying Principles of Modern Accounting. Designed as a Work of Reference for Accountants, and as a Text-Book for Advanced Students of Accountancy. By Harry C. Bentley, C.P.A., Fellow of the American Association of Public Accountants. Author of "Corporate Finance and Accounting." New York, 1911. 8vo, 390 pages. Price, $3.00.

The book has mainly a theoretical value; its merit is in the fact that the author has succeeded in presenting in one volume, scientifically arranged, the principles of accountancy, the nature and functions of accounts and their relation, according to the latest American ideas; the general principles of classification of accounts in Part II; and their practical application to special lines of business in Part VI and in the Appendices. The financial statements in Part IV are a valuable aid to the accountant and business man. A special feature of the book is the list of questions on the Theory of Accounts, selected from the C. P. A. examinations of several States.

STUDENT'S GUIDE TO ACCOUNTANCY—By Lawrence R. Dicksee, M.Com., F.C.A. London. 2d ed. 8vo, 110 pages. Price, $1.00.

An outline of the requirements for those who contemplate entering the accountancy profession in England. It gives the scope of the Preliminary, Intermediate and Final Examinations for the C. A. degree, the books dealing with the various subjects required and other information for candidates.

THEORY OF ACCOUNTS, THE—By Frederick S. Tipson, C.P.A. New York, 1912. 16mo, 134 pages. Price, $3.00.

The book contains the questions on the Theory of Accounts, with answers and comments, of the C. P. A. examinations set by the New York State Board from December, 1896, to June, 1902. Not a work of especial value.

Bookkeeping

Only a few books of especial interest to accountants and business men are listed.

ACCOUNTING AND BUSINESS PRACTICE—By John H. Moore and Geo. N. Miner. New York. 8vo, 400 pages. Price, $1.40; postage, 12 cents.

A good book on bookkeeping and on the theory of accounts. for schools and business colleges. There are special chapters on bank bookkeeping and on partnership affairs.

BOOKKEEPING AND ACCOUNTS—By Ernest Evan Spicer, F.C.A., and Ernest C. Pegler, F.C.A. London, 1910. 2d ed. Large 8vo, xiii+409 pages. Price, $6.20. net.

A general treatise on bookkeeping and accounting. Deserving mention among the various special accounts dealt with are the chapters on partnership accounts and adjustments and on company accounts, including entries for amalgamation and absorption of companies. Of interest is also the last chapter on internal check systems.

BOOKKEEPING AND OTHER PAPERS—By Gerard Van de Linde, F.C.A. London. 2d ed. 8vo, 460 pages. Price, $3.00.

A practical treatise on the principles of bookkeeping for students. It contains chapters on corporation and secretarial work and on audits of banks and mercantile forms; a form for reconciling cash balances with bank pass books is given. The glossary contains the principal mercantile terms in use in England.

BOOKKEEPING FOR ACCOUNTANT STUDENTS—By Lawrence R. Dicksee, M.Com., F.C.A., Professor of Accounting at the University of Birmingham. London, 1910. 6th ed. 8vo, ix+300 pages. Price, $3.75.

An excellent book on elementary accounting. Part I begins with the introduction of books of account showing simple ledger accounts and the method of closing, followed by chapters on the "Continental System," and the closing of a ledger on the same system. Part II contains accounts of traders, with complete sets of transactions, the adjustment of accounts, and self-balancing ledgers. Part III contains the accounts of a manufacturing company and the forms of their books. The book concludes with a few examination papers and definitions of the commercial terms in use.

BOOKKEEPING EXERCISES FOR ACCOUNTANT STUDENTS—By Lawrence R. Dicksee. London, 1904. 8vo, 95 pages. Price, $1.40.

This is a supplement to "Bookkeeping for Accountant Students" by the same author. It is prepared by the author for accountant students who will find there a series of exercises and problems upon several subjects such as writing up cash book and journal, the preparation of manufacturing accounts, companies' accounts, balance sheets, and adjustment of partnership affairs.

BOOKKEEPING FOR COMPANY SECRETARIES—By Lawrence R. Dicksee, M.Com., F.C.A., Formerly Professor of Accounting at the University of Birmingham. 4th ed. London, 1908. 8vo, 192 pages. Price, $1.75.

Deals mainly with phases of bookkeeping essential to companies' secretaries, though matters of general interest are also touched upon; *e. g.*, Accounts of Branches, Tabular Bookkeeping. Two appendices contain examination questions and problems set by the Institute of Secretaries.

CLEVELAND ACCOUNTANT, THE—A Work Designed for Experienced Bookkeepers on Opening and Closing the Books of Joint Stock Companies. By J. M. Crawford, Consulting Accountant. Cleveland, 1898. Large 8vo, 390 pages. Price, $3.00.

A text-book on Bookkeeping. The chapter on corporations contains many legal forms and rulings of company books.

LOOSE LEAF BOOKS AND SYSTEMS FOR GENERAL BUSINESS—By F. W. Risque. St. Louis, 1907. 8vo, 174 pages. Price, $3.00.

In the words of the author: "This is not a treatise on accounting, but simply how to use, to the best advantage, modern appliances." The various office forms, books and records are described and the advantages of loose leaves in every department are pointed out. Full size plates of forms and inserts are found at the end of the book.

MANUAL OF BOOKKEEPING, A—For the Use of Students. By J. Thornton. London, 1903. 12mo, xvii+ 527 pages. Price, $1.75.

A text-book on advanced bookkeeping in two parts: Part I deals with the laws and principles; Part II with their practical application. There are numerous forms in the text; questions and exercises and appended to every chapter.

NATIONAL ACCOUNTANT, THE—A Treatise on the Theory and Practice of Bookkeeping by Double and Single Entry. By J. C. Smith. Price, $3.00.

In three parts, consisting of nine sets of books, to which is added a variety of forms and practical suggestions. It includes Partnership Settlements and Partnership Changes, and the process of changing from single to double entry.

LOOSE-LEAF BOOKKEEPING AND ACCOUNTING—The Science Underlying the Practice of These Arts. Fully Illustrated by Many Specimen Forms, Illustrations and Rulings. By Charles A. Sweetland, Public Accountant. St. Louis, 1902. 12mo, 239 pages. Price, $2.00.

A detailed description of loose-leaf systems of bookkeeping as applied not only to ledgers, but also to the books of original entry and other records of business. Forms of loose-leaf books for various kinds of business are given and explained.

PRACTICAL BOOKKEEPING—By James B. Griffith, F.I.A., formerly Head, Department Commerce, Accountancy and Business Administration, American School of Correspondence. Chicago. 12mo, 288 pages. Price, $2.00.

The fundamental principles of bookkeeping, in simple language and illustrated. While it deals chiefly with fundamentals, this book also includes the special forms used in single proprietor, partnership and wholesale accounts, and in the commission and brokerage business.

SOULE'S NEW SCIENCE AND PRACTICE OF ACCOUNTS—By Geo. Soule. 1911. Large 8vo, 782 pages. Price, $4.00.

A text-book on bookkeeping, exemplified by transactions of several kinds of business including Bank Bookkeeping, Railroad Bookkeeping, etc.; contains also treatises on Punctuating and Letter Writing, the Voucher System of Bookkeeping, Corporation Bookkeeping, and other useful matters.

THEORY AND PRACTICE OF HIGHER ACCOUNTING—By Henry Heitman, Ph.B. New York, 1910. 8vo, 240 pages. Price, $2.00.

A good text for business colleges. The transactions are entered in a set of books and forms accompanying the text-book.

Auditing

ACCOUNTING PRACTICE—By Clarence Munro Day. (For particulars, see page 114.)

AUDITING—A Practical Manual for Auditors. By Lawrence R. Dicksee, M.Com., F.C.A., Professor of Accounting at the University of Birmingham. London, 1912. 8vo, x+976 pages. 9th ed. Price, $8.40.

A standard book on auditing. After describing the procedure at a general audit, and the duties and responsibilities of an auditor, the author proceeds to the consideration of special classes of audits and of investigations. The appendices (421-865) contain Extracts from (English) Statutes and Legal Decisions bearing on the subjects of auditing.

AUDITING (American Edition)—A Practical Manual for Auditors. By Lawrence R. Dicksee, M.Com., F.C.A., Professor of Accounting at the University of Birmingham. Edited by Robert H. Montgomery, C.P.A., Attorney at Law. New York, 1909. Authorized American Edition. Royal 8vo, 586 pages. Price, $5.00.

Much of the matter contained in this volume has been taken verbatim from L. R. Dicksee's English Edition, which is recognized as the standard work on auditing. Changes have been introduced and the text revised where they have been necessitated by the differences existing between the accountancy nomenclature, laws and customs of Great Britain and the United States; while following the text of the English text, the author follows the practice from the American point of view. The book is preceded by an introduction by Arthur Lowes Dickinson, M.A., F.C.A., C.P.A., on the qualifications of an auditor. This edition contains in an appendix the text and criticism, from the accountant's point of view, of the Federal Corporation Tax Law of 1909.

AUDITS—By Arthur E. Cutforth, A.C.A. London, 1911. 2d ed. 8vo, 200 pages. Price, $2.50.

The author touches in a cursory way upon the auditor's duties with regard to the items of Profit and Loss and the items on the Balance Sheet, and upon the programs of various audits in accordance with the line of business. The legal provisions and decisions (English) affecting auditors are quoted, being followed by examination questions on auditing.

AUDITORS: THEIR DUTIES AND RESPONSIBILITIES—By Francis W. Pixley, of the Middle Temple, Barrister-at-Law, Fellow of the Institute of Chartered Accountants in England and Wales. London, 1906. 9th ed. 2 vols. Royal 8vo. Vol. I—xvii+542; Vol. II—xiv+495. Price. $7.50 per volume.

A standard authority on the subject. Vol. I deals with the legal status of the auditor, with the forms of accounts of companies (English) under the Companies' Act, and with the principles and practice of a private audit. The appendix (459-520) contains several forms prescribed by law. Vol. II deals with the principles underlying the audit of the accounts of Municipal Corporations, of Urban District Councils, of County Councils, of the Trading Departments of Local Authorities and of Local Education Authorities. The Acts (English) relating to auditors of those municipal bodies are arranged in chronological order and take up a large part of the volume (12-362). These are, of course, of little value to the American practitioner.

EXAMINATION OF INSURANCE COMPANIES, THE—A Series of Talks to the Members of His Office Staff. By S. Herbert Wolfe, F.S.S., Consulting Actuary, Author of "Inheritance Tax Calculations," "Modified Premiums and Costs," etc. New York, 1910. 8vo, 248 pages. Price, $3.00.

A valuable volume for every accountant; the author follows up the audit of an insurance concern in all its details, analyzing the items of assets and of liabilities, incidental to the business, with special reference to the insurance law of various States. The statutes bearing on the subject are reproduced in the form of appendices at the end of the book.

CHARTERED ACCOUNTANT'S CHARGES AND THE LAW RELATING THERETO—By F. W. Pixley, F.C.A., Barrister-at-Law. London. 3d ed. 8vo, 256 pages. Price, $4.00.

The usual fees charged by chartered accountants with regard to auditing, investigations, liquidations, receiverships and trusteeships are stated from the experience of the author, and tables supplied for calculating charges from one hour to 100 days. The English law relating to the subject and court decisions are quoted.

KEISTER'S CORPORATION ACCOUNTING AND AUDITING—(For particulars, see page 21.)

MUNICIPAL INTERNAL AUDIT—By A. Collins, F.S.A.A. London, 1904. 8vo, 140 pages. Price, $1.40.

The audit of the collection of rates, taxes and other peculiarly municipal revenues is described; also, municipal undertakings, such as gasworks, waterworks, tramways, etc., receiv· attention.

ORGANIZATION AND AUDIT OF LOCAL AUTHORITIES' ACCOUNTS—By S. Collins, A.S.A.A. London. 8vo, 488 pages. Price, $5.00.

A treatise on the methods of efficient financial control collated from the systems in use by the leading local authorities in England. The present-day systems of audit are reviewed and compared.

RAILWAY AUDITOR, THE—By H. W. Whitehead, Formerly Consulting Auditor of the Santa Fe System. 8vo, 42 pages. Out of print.

A practical manual giving a complete résumé of railway accounting details, as adopted in the various departments, and centering in the head office general books, in the income account and in the balance sheet. The definitions of terms adopted by the Association of American Railway Accounting Officers are appended.

PRACTICAL AUDITING—A Working Manual for Auditors. Describing in Complete Detail the Method of Conducting a Commercial Audit, and Indicating in Proper Order the Successive Steps of Procedure. With a General Treatise on Auditing. By George B. Renn, Accountant and Auditor. 3d ed. Chicago, 1909. 8vo, 135 pages. Price, $3.00.

A brief general consideration of accounts and auditing is followed by a detailed description of a practical audit, every successive step being taken up an explained, concluding with a specimen audit report, on the books of a coal mining and shipping company. Part III contains remarks on various classes of audits.

Corporation and Partnership Accounting

ACCOUNTANCY PROBLEMS WITH SOLUTIONS, Vol. I.
(For particulars, see page 117.)

Contains the only comprehensive treatise in America on the subject of partnership from the accountant's point of view.

A. J. CARNE'S MANUAL ON OPENING AND CLOSING THE BOOKS OF JOINT STOCK COMPANIES—Baltimore, 1891. Price, $3.00.

Various methods of opening and closing the books of various companies, newly organized or converted from partnership and of consolidations; there is also a treatment of entries, on the books of corporations, dividends declared and shares donated. The methods adopted would be obsolete to-day. Out of print.

CORPORATE FINANCE AND ACCOUNTING—Treating of the Corporate Finances and Securities; the Corporate Books of Account; Reports; Negotiable Instruments and the Powers, Duties and Relations of the Corporation Treasurer. By H. C. Bentley, C.P.A. New York, 1911. 6x9 in., xx+525 pages. Price, $4.00.

A useful book for the accountant and corporation treasurer; every phase of corporation work is practically discussed, accounting and legal matters considered, the customary problems of the corporation treasurer's work explained and solved. The subject matter is divided into six parts: the treasurer's duties and work; corporation accounting; corporate finances; negotiable instruments; corporate securities; forms used in connection with the treasurer's work.

CORPORATION ACCOUNTING AND CORPORATION LAW—By J. J. Rahill, C.P.A., Member of California Society of Certified Public Accountants. New York. 8vo, 452 pages. Out of print.

A valuable volume for the student of corporate affairs. The corporation laws of several States are compared and their respective advantages for incorporation pointed out and compared. The second part deals with practical accounting; conversion of partnership into corporations; various methods of opening and closing corporate books, consolidations, etc. Banking, bank organization and stock exchanges are dealt with in separate chapters. The appendix contains the C. P. A. questions set by the California State Board of Accountancy and the answers thereto.

CORPORATION ACCOUNTING AND AUDITING—A Practical Treatise on Higher Accounting. By D. A. Keister, Consulting Accountant, Corporation Auditor and Financial and Industrial Expert. With an Introduction by Hon. Henry C. White, late Judge of the Probate Court at Cleveland. Cleveland, 1912. 14th ed. Royal 8vo, xvi+569 pages. Price, $4.00.

A comprehensive treatise on bookkeeping and accounts pertaining to corporations. The book contains numerous forms. The legal phase of the subjects is treated at length. J. J. Rahill's book being out of print this may be considered the standard work on corporation accounting.

CORPORATION ACCOUNTS AND THE VOUCHER SYSTEM—By James B. Griffith, F.I.A., formerly Head, Department of Commerce, Accountancy and Business Administration, American School of Correspondence. Chicago, 1910. 12mo, 144 pages. Price, $1.00.

A working handbook of corporation organization and accounting, with special attention to records of stock issues, and manufacturing costs. Also a full explanation of the modern voucher system of accounting, with charts for all businesses.

Contents: Management of corporations; corporation bookkeeping; changing from partnership to corporation; treatment of reserves; manufacturing and cost accounts; pay-roll records; single entry bookkeeping; model set of books; changing to double entry; proof without trial balance; special accounting forms; loose-leaf, card, tabular, and balance ledgers.

MODERN CORPORATION ACCOUNTING—By J. A. Lyons. Price, $1.25.

A text-book on bookkeeping dwelling mainly on the subject of opening and closing entries on corporate books. The transactions are to be entered in a set of blank books. The voucher system is used.

PARTNERSHIP ACCOUNTS—By Percy Child, A.C.A., Author of "Bookkeeping and Accounts"; Member of the Institute of Chartered Accountants in England and Wales. 4th ed. London, 1906. 8vo, 66 pages. Out of print.

A valuable book for accountant students, though the author gives his solutions in accordance with English law and cites English cases. The book deals with the opening of partnership accounts, dissolution of partnerships and with problems arising in connection therewith.

Bank and Brokerage Accounts

ACCOUNTING AND BANKING—By Alfred Nixon and T. H. Stagg. (For particulars, see page 118.)

BANK BOOKKEEPING—By S. S. Packard, President of Packard's Business College. New York. Crown 8vo, 89 pages. Price, $1.25.

A text-book for business schools and for private students, describing the work of every employee of a bank and then giving a set of transactions and records for each department.

BANK BOOKKEEPING—By Charles A. Sweetland, Consulting Public Accountant, Author of "Loose-Leaf Bookkeeping," and "Anti-Confusion Business Methods." Chicago, 1910. 12mo, 144 pages. Price, $1.00.

A working manual of modern banking methods, covering organization, duties of officers and clerks, and relationship of departments. Includes methods and forms for commercial, savings and safety deposit departments.

Contents: Officers and duties; books and forms; coupons; a banking chart; savings bank; clearing houses; safety deposit vaults; special card systems.

BANK BOOKKEEPING AND ACCOUNTS—By Meelboom and Hanaford. (See Accountants' Library, page 146.)

BANK ORGANIZATION, MANAGEMENT AND ACCOUNTS—By J. F. Davis, D.Lit., M.A., LL.B., Lecturer on Banking and Finance at the City of London College. London. 8vo, 157 pages. Price, $2.00.

A text-book for students and bank clerks. An exposition of English banking practice in its commercial aspect dealing with systems, books, staff, accounts and departments of a bank.

CORPORATION ACCOUNTING AND CORPORATION LAW—By J. J. Rahill. (For particulars, see page 125.)

METHODS AND MACHINERY OF PRACTICAL BANKING, THE—By Claudius B. Patten, Late Cashier of

the State National Bank of Boston, Mass. New York, 1907. 12th ed. 8vo, 515 pages. Price, $5.00.

A valuable text-book for bank clerks and students. Every department of a large bank, its organization and management, its books and records are described in detail and illustrated by forms. Chapters on the clearing-house system, on trust companies, on banking in England, on the Suffolk Bank system and a few other every-day matters relating to banking, tend to make the volume more complete.

MODERN BANKING METHODS AND PRACTICAL BANK BOOKKEEPING—By Albert R. Barrett, C.P.A., Formerly Bank Expert for United States Treasury Department and Bank Examiner. New York, 1908. 5th ed. Large 8vo, 325 pages. Price, $4.00.

Useful for bank officers, clerks and accountants. Commencing with the organization of a bank, in accordance with the National Bank Act, the author proceeds to a discussion of its books and records. Taking up consecutively every department of banking activity and illustrating it by numerous forms, he concludes with a chapter on clearing houses.

MODERN TRUST COMPANY, THE—Its Functions and Organization. By F. B. Kirkbride and J. E. Sterrett, C.P.A. New York, 1908. 8vo, xi+309 pages. Price, $2.65 postpaid.

An excellent description of the functions and organization of the trust company of to-day. The subject is taken up by departments, viz.: banking, corporate trust, individual trust, safe deposit and savings fund, and general accounting departments. The book contains numerous forms and is a valuable aid to the accounting student and banker.

STOCKBROKER'S ACCOUNTS—By W. D. Callaway. (See Accountants' Library, page 146.)

TRUST COMPANIES; Their Organization, Growth and Management—By Clay Herrick, New York, 1909. Price, $4.00.

A practical treatise on the details of organization, management and operation of a trust company, illustrated with facsimiles of records and forms in actual use for the trust, banking, savings, safe deposit, real estate and title insurance departments. Contains a digest of the laws of all States relating to trust companies. The chapters on the "Methods of Increasing Business" and on "Examinations, Audits and Other Means of Safe-Guarding the Business" are especially valuable. The volume is practically indispensable to every trust company officer and employee.

Factory and Cost Accounts—General

COMPLETE COST-KEEPER, THE—Some Original Systems of Shop Cost-Keeping or Factory Accounting. By Horace Lucian Arnold. New York, 1907. 8vo, xvii+408 pages. Price, $5.00.

A compilation of various cost systems, commencing with a simple one, where only a single card is used; proceeding towards a more complicated one with five forms, and so on, until an elaborate system for a highly organized establishment and a special card system for electrical works are presented. An exposition of the advantages of account keeping by means of cards and a description of various mechanical aids to factory accounting follow, with illustrations of comptometers, adding machines, time recorders, and other devices.

COST ACCOUNTING—By John R. Wildman, M.C.S., C.P.A., Professor of Accounting in the New York University School of Commerce, Accounts and Finance. New York, 1911. 12mo, iv+106 pages. Price (students' edition), $2.00.

A good text-book on the principles of cost accounting, adapted to the needs of beginners. Costs, production and accounting systems are classified and the adaptability of each to certain conditions explained. The elements of cost are considered and the various methods of distributing the overhead are given special attention. Wage systems and wage rates, including the efficiency department, are then discussed and the results, as reflected by the cost-sheet, presented in the report of the department.

COST ACCOUNTS—An Explanation of Principles and a Guide to Practice. By L. Whittem Hawkins, C.A.F. London, 1905. 8vo, vi+120 pages. Price, $2.00.

A concise and clear treatise on the general principles of cost accounts and on the relation of the cost records to the financial books, which is graphically illustrated by a diagram. The second part consists of a series of suggestions on the subject of stores, materials, on cost and other features of cost-finding. Appended is a full set of forms illustrating the text with entries and explanations.

COST ACCOUNTS—The Key to Economy in Manufacture. By W. Strachan, Incorporated Accountant. London, 1909. 3d ed. 8vo, vii+110. Price, $1.50.

An elementary treatise on the subject of cost accounts, with an appendix of forms illustrating the principles enunciated in the

text. To quote the author, the object of the book is twofold: "In the first place it is hoped that it may fall into the hands of manufacturers and be the means of helping them to realize the advantages to be reaped from the adoption of a proper system of cost accounts. The second object of the work is to give a short outline of the methods of keeping cost accounts applicable to different classes of manufactures for the benefit of those engaged in accountancy who are not already conversant with the subject."

COST ACCOUNTS—With Numerous Pro Forma Rulings and Full Explanations Showing Method of Ascertaining Cost in a Factory. By C. A. Millener, LL.B., LL.M., for many years Auditor of the Rathbun Company's Industrials and Railways. Deseronto, Ontario. Edited by R. F. Spence, Accountant, Toronto. Toronto, 1901. 4to, 60 pages. Price, $5.00.

The author describes a system adapted to a factory producing a variety of articles which pass through several processes; preparing the book for such as had little to do with cost accounts, he makes up in detailed practical information what he lacks in theory. The forms of various cost statements and other books and forms are given with instructions for their use.

COST-KEEPING AND SCIENTIFIC MANAGEMENT—By Holden A. Evans, Naval Constructor United States Navy. New York, 1911. 6x9 in., 260 pages. Price, $3.00.

The book is designed primarily for the manager and cost accountant. The importance and purposes of an accurate cost system are shown; the principles and methods of costing are discussed and their practical application to small engineering plants. The second part of the treatise deals with the methods of scientific management, as applied to machine, smith, wood-working, and canvas and flag shops.

COST-KEEPING FOR MANUFACTURING PLANTS—By Sterling H. Bunnell, Ph.B., M.E., Member of the American Society of Mechanical Engineers; Associate Member of the American Gas Institute. New York, 1911. Large 8vo, x+233 pages. Price, $3.00.

The introductory chapters on the importance and general principles of cost accounting are followed by suggestions on the methods of installing a cost system, and by a detailed discussion of the component elements of cost, viz.: material, labor and non-productive expense, its classification, computation and distribution. The remaining chapters are devoted to sundry matters, such as accurate method of taking inventory, the routine of cost-keeping, shipping, summarizing and periodic reports. The numerous forms

add interest to the volume which is a useful aid to manufacturers and accountants.

COST OF MANUFACTURES AND THE ADMINISTRATION OF WORKSHOPS, PUBLIC AND PRIVATE, THE—By Captain Henry Metcalfe, Ordnance Department, U. S. A. New York, 1907. 3d ed. 8vo, 366 pages. Price, $5.00.

A criticism of the present organization and cost methods of the arsenals in the United States and an exposition of the theory of an improved administration system. An appendix illustrates the application of the outlined methods to private manufacturers. A valuable feature of the book is its numerous forms.

COST OF PRODUCTION, THE—By Charles J. Watts. Chicago, 1902. 8vo, 64 pages. Price, $2.00; postage, 10 cents.

The system recomended by the author, though practical, is far from being scientific; disregarding all relation to the general accounting department or cost ledger, it only "furnishes information sufficiently accurate for all practical purposes."

DEPRECIATION AND WASTING ASSETS AND THEIR TREATMENT in Assessing Annual Profit and Loss. By P. D. Leake, Fellow of the Institute of Chartered Accountants in England and Wales. London, 1912. 8vo, 196 pages. Price, $3.50.

A practical and helpful discussion of depreciation. Though treated from the English point of view, the principles enunciated therein find general application. The scope of the book is indicated by some chapter headings, such as: Fixed and Floating Capital; Economic Cost; the Interest Question; Industrial Plant; Measurement of Depreciation; Record of Depreciation; Natural Raw Material and Recurring Crops; Purchased Terminable Concessions; Leaseholds; Copyrights; Patent Rights; Good-will; Trade Marks, etc.

DEPRECIATION OF FACTORIES, THE—Mines and Industrial Undertakings and Their Valuation. By Ewing Matheson, M. Inst. C.E. 4th ed. revised and enlarged. London, 1910. 8vo, xii+230 pages. Price, $4.00.

A treatise, intended for factory managers, business men and accountants, pointing out the leading circumstances that must be considered in "writing off" for depreciation with the aid of many tables and charts. Th first part deals with various classes of depreciation on land and buildings, on plant and machinery and on

terminable undertakings, and their effect on the interested parties. Part II, entitled "Valuation," discusses the value of a factory as a going concern, when it has stopped working, its rental and rateable value, fire losses, and other factors of valuation. Though the author makes his principles conform with the requirements of the law (English), the book is of considerable general interest.

DEPRECIATION TABLES—By Lawrence R. Dicksee, M.Com., F.C.A., London. 2d ed. 8vo, 34 pages. Price, 50 cents.

Tables of depreciation worked out, when the percentage is figured (1) on the original cost, (2) on th reducing balances to the close of the twenty-fifth year. The unit adopted is £1,000. The advantages of the respective methods are discussed.

FACTORY ACCOUNTS: Their Principles and Practice—By Emile Garcke, Managing Director of the British Electric Traction Company, Ltd., and J. M. Fells, Formerly General Manager of the Salt Union, Ltd. London, 1902. Crown 8vo, xviii+248 pages. Price, $2.50.

An excellent handbook for accountants and manufacturers. The principles of factory accounts are explained and the records of wages, stores, prime cost and stock, and their relation to the commercial accounts discussed and shown by diagrams. Included is also a glossary of terms used in connection with manufacturers' accounts, and appendices on the nomenclature of machine details and on the Income Tax Acts (English) in their bearing on profits of manufacture and others.

FACTORY ACCOUNTS—By Charles E. Hathaway, Chief Accountant, Fore River Ship Building Co.; and James B. Griffith, F.I.A., formerly Head, Department of Commerce, Accountancy and Business Administration, American School of Correspondence. Chicago, 1910. 12mo, 208 pages. Price, $1.50.

Practical information for factory managers, purchasing agents, cost clerks, etc., regarding approved methods of recording and distributing cost of operation and production. Includes labor record systems, use of time clocks, figuring payrolls, etc., with numerous illustrations.

FACTORY COSTS—A Work of Reference for Cost Accountants and Factory Managers—By F. E. Webner, C.P.A. New York, 1911. 8vo, 611 pages. Price, $6.00.

An up-to-date volume on every phase of the factory costs problem; the discussion of the general factors and conditions affecting

costs in part, is followed by sections on individual elements of costs, viz.: material, labor and expense, its segregation and distribution. Various cost-finding plans, including the estimate and test plan, the sold-hour plan, the list percentage plan and the machine-hour plan are taken up and discussed in detail, followed by graphic charts illustrating the operations of cost-finding plans. The last part contains 230 forms relating to the various departments of a factory.

THE FACTORY MANAGER AND ACCOUNTANT—Some Examples of the Latest American Factory Practice. Collected and Arranged by Horace Lucian Arnold. London, 1910. 8vo, 431 pages. Price, $5.00.

A brief discussion of general factory organization and of the importance of cost-finding is followed by outlines of actual successful cost systems used in various large engineering or manufacturing firms, such as the Link-Belt Engineering Company, Nicetown, Philadelphia; C. B. Cattrell & Sons Company, printing-press manufacturers in Westerly, R. I., and others. The plan of works, special features and departments of the respective works are described; forms are given and their use explained.

FACTORY ORGANIZATION AND COSTS—By J. Lee Nicholson, C.P.A. and Factory Cost Specialist. New York, 1911. 4to, xiii+410 pages. Price, $5.50.

An exhaustive treatise on the subject and an excellent reference book for business men, accountants and students. The book is divided into two parts. In Part I the author discusses briefly the advantages of scientific organization and cost finding in a factory and proceeds, then, to review the various systems and forms adopted in the different departments of factories, comparing one with another, pointing out their respective merits and defects and making suggestions as to their best application. For instance, in taking up wage systems, the author discusses their general relation to costs; he then compares the various rates in use, viz.: the day rate, the piecework rate, the differential rate plan, the premium plan, the bonus plan, and the profit-sharing plan; he illustrates their methods of operation and the conditions under which each plan would be most practicable. He gives twenty-one different forms of cost records and states the conditions under which they were actually designed and used. In Part II, entitled Mechanical Office Appliances, the author has compiled a compendium of labor and time-saving devices for office use, such as adding machines, mimeographs, addressing machines, etc., illustrating them by cuts and explaining their uses. The scope of the book is too large and the space at our disposal is too limited to permit even a brief description of all the subjects treated by the author. The above illustrations will suffice, however, to give an idea of the value of the book.

INDUSTRIAL ORGANIZATION, SYSTEMATIZATION AND ACCOUNTING—By Clinton E. Woods. (For particulars, see page 137.)

MANUFACTURERS' ACCOUNTS—A Text-Book for the Use of Manufacturers, Merchants, Accountants and Bookkeepers. By Wilton C. Eddis, F.C.A., President of the Institute of Chartered Accountants of Ontario, and Author of "The Manual for Accountants, Canada," and William B. Tindall, F.C.A. Toronto, 1912. 8vo, xix+199 pages. Price, $3.00.

A text-book for manufacturers and accountants treating in three parts of (1) cost and records of manufacturing in general; (2) cost accounts for boiler and engine manufacturers and contracting engineers, candy and lumber manufacturers' accounts, depreciation and reserves; (3) forms and books of account.

PRODUCTION FACTORS IN COST ACCOUNTING AND WORKS MANAGEMENT—By A. Hamilton Church. New York, 1910. 8vo, 187 pages. Price, $2.00.

An exposition of a new theory of distributing the factors of cost termed by the author "Production-factor organization," of interest to the accountant, engineer and factory manager. Mr Church scathingly denounces the usual method of averaging the overhead burden and distributing it as a percentage on the cost of labor, materials or hours of labor, to which it stands in no relation whatever; he would first determine the production factors which he defines as "any expense that has a definite relation to cost of production," then isolate each function not directly productive to determine its steady and regular rent value, and charge these rents as regular production factors of perfectly determinable value. The reduction of various functions to unit values, the apportioning of indirect expenses by production factors, and the resulting separation of the burden into two parts: one representing the cost of all indirect charges at the tool point, the other showing the wasted capacity and expressed as a supplementary rate; all these points are lucidly brought out and the advantages over the old method demonstrated.

PROPER DISTRIBUTION OF EXPENSE BURDEN—By A. Hamilton Church. New York, 1908. 12mo, 116 pages. Price, cloth, $1.00.

A treatise on the principles of proper distribution of the overhead expenses. The subjects treated are: Interlocking general expense with piece costs; distributing expense to individual jobs; the scientific machine rate and the supplementary rate; classification and dissection of shop charges; mass production and the new ma-

chine rate; apportionment of office and selling expenses. The arguments, presented here, are continued and extended in the same author's volume on "Production Factors."

VALUATION OF PUBLIC UTILITY PROPERTIES—By Henry Floy, A.B., M.A., M.E., Consulting Engineer. New York, 1912. 8vo, 402 pages. Price, $5.00.

A valuable and timely volume on a subject about which there is little written. An exposition of the theory along which public utility property, both tangible and intangible, should be valued is followed by examples of actual appraisements, and reproductions of exhibits in important cases before the Public Service Commission of New York City.

WORKSHOP COSTS FOR ENGINEERS AND MANUFACTURERS—By Sinclair Pearn and Frank Pearn. Manchester, 1904. 10x18 in., 34 pages. Price, $8.40.

A practical book for factory accountants and managers. Describes a system worked out by the writers as managing directors of the Manchester Pumping Machinery Works, with special reference to the prime cost of machines of which the parts are standardized. No attempt is made to deal with establishment charges. The book contains 42 full-size rulings and specimen entries.

Factory and Cost Accounts—Special Systems

BOOT AND SHOE COSTINGS—By Lawrence C. Headly, C.A. London, 1908. 8vo, 60 pages. Price, $1.00.

Deals with the cost accounts of a boot and shoe factory. In the first part is described a simple system for checking costs in detail and for ascertaining the results of manufacturing in connection with the items of prime cost. The second part deals with the periodical manufacturing, trading and financial statements.

COST ACCOUNTS WITH SPECIAL REFERENCE TO THOSE OF AN ENGINEER AND IRON FOUNDER, THE—A Paper Read Before the Sheffield Chartered Accountants Students' Society. By J. W. Best, Fellow of the Institute of Chartered Accountants. London, 1911. 2d ed. xvi+125 pages. Price, $2.00.

After survey of the engineering and the foundry department systems, the records and the forms of the two respective departments are given and explained. A special chapter has been added in the second edition on the card systems generally and as applied to engineering and foundry costs.

COST OF MINING, THE—An Exhibit of the Results of Important Mines throughout the World. By James Ralph Finley, Secretary Mining and Metallurgical Society of America; Lecturer at Harvard University on the Economics of Mining. New York, 1909. 8vo, ix+415 pages. Price, $5.00.

An interesting volume to mining men and mining engineers, as also to those interested in financial and economic developments. A general discussion of factors governing the value of mining property is followed by a consideration of various classes of mines, such as coal, iron, copper, lead, zinc, gold and silver, and of the cost of mining under various conditions and in various districts.

COST OF PRODUCTION—An Explanation of Principles and a Guide to Practice for the Printing and Allied Trades; with an Appendix of Thirty-Eight Forms. By John A. Wild. London. 8vo, 98 pages. Price, $4.00.

The following chapter headings indicate the scope of the useful volume: The Basic Factor; Departmentalization Essential; Stocks and Stocktaking; Ascertaining Production; The Analysis of

Wages; Consumption of Stores; Ascertaining Departmental Costs; The Analysis of Expenses; Recovering Working Expenses; Ascertaining Job Costs; Management from Cost Records; The Selling Price.

ENGINEERING ESTIMATES, COSTS AND ACCOUNTS—A Guide to Commercial Engineering. By A General Manager. London, 1911. 3d ed. 8vo. xx+256 pages. Price, $4.50.

The main feature of the book is the description of commercial work of an engineering establishment, which centers in the preparation of estimates, the latter being considered technically and commercially. Numerous examples are given, showing the distinction between estimates and costs, from various lines of business, viz.: millwright work, pumps, hoisting machinery, bleaching machinery, prime movers, steam boilers, and others. The last chapter deals with cost accounts and is illustrated by forms.

FACTORY BOOKKEEPING FOR PAPER MILLS—By Joseph Macnaughton. London, 1900. Large 8vo, 29 pages. Price, $4.00.

A system of bookkeeping and costing applicable to the operations of a paper mill with rulings of various books adapted specially to this industry.

FACTORY MANAGER AND ACCOUNTANT, THE—By Horace Lucian Arnold. (For particulars, see page 133.)

INDUSTRIAL ORGANIZATION, SYSTEMATIZATION AND ACCOUNTING—By Clinton E. Woods, E.E., M.E. New York, 1908. 12 Books in 3 vol. 4to. Price, $24.00; half-leather, $30.00.

This set of three volumes is an addition of distinct merit to accounting literature. The system outlined in twelve reports concerns itself chiefly with the manufacture of machinery and the numerous forms in the text would undoubtedly enable an accounting student of even limited experience to acquire useful knowledge along the lines of systematization. The forms and the subject matter presented are founded on extensive experience, and several of them could, with slight modifications, be adapted to other lines of business than the one treated by the author.

METHODS OF COST FINDING IN COTTON MILLS—A full description of methods used in accurate cost finding for cloth or yarn mills, fully illustrated by blanks and tables. Adapted to mills with a wide

variety of product. By William G. Nichols. Waltham, Mass., 1900. 4to, 70 pages. Out of print.

We find here four different ways of determining the detailed cost of manufactured goods, beginning with a mill engaged in making one line of goods; the subsequent methods, especially Vols. III and IV, are quite elaborate and adapted for mills producing a wide variety of grades.

MULTIPLE-COST ACCOUNTS—By H. Stanley Garry. (See Accountants' Library, page 147.)

PROCESS COST ACCOUNTS—By H. Stanley Garry. (See Accountants' Library, page 147.)

RAILROAD OPERATING COSTS—A Series of Original Studies in Operating Costs of the Leading American Railroads. By Suffern & Son. New York, 1911. 4to, 82 pages. Price, $2.00.

A comparison of earnings, operating costs, physical characteristics and operating conditions of large railroads, based upon their annual reports to the Interstate Commerce Commission. Replete with charts, tables and other valuable comparative data. An excellent treatise not only for accountants, practitioners and students, but for railroad men and investors as well. The subject is handled in a thorough-going manner.

SINGLE COST ACCOUNTS—By Geo. A. Mitchell. (See Accountants' Library, page 147.)

TERMINAL COST ACCOUNTS—By Andrew Gow Nisbet. (See Accountants' Library, page 147.)

TEXTILE MANUFACTURERS' BOOKKEEPING—For the Counting-house, Mill and Warehouse. By George Pepler Norton, F.C.A., C.A. London, 1900. 4th ed. 8vo, xi+300 pages. Price, $6.00.

An exposition of the system of bookkeeping and of the methods that obtain in the woolen and worsted and allied trades, useful to the manufacturer and accountant. A set of transactions of a textile manufacturing concern is entered in the various books of account, viz.: manufacturers' books, special and auxiliary books, and mill or factory and warehouse books. Various other business and legal (English) topics connected with this particular industry are discussed.

Special Accounting Systems and the Accountants' Library

ACCOUNTANCY OF INVESTMENT, TEXT-BOOK OF THE—Including a Treatise on Compound Interest, Annuities, Amortization, and the Valuation of Securities. By Charles Ezra Sprague, A.M., Ph.D., C.P.A., Professor in the New York University School of Commerce, Accounts and Finance; President of the Union Dime Savings Institution; Chairman of the Savings Bank Section of the American Bankers Association. New York, 1910. 3 Parts. Large 8vo, 93+64+32 pages. Price, $4.00.

It is an invaluable book for bankers, brokers and students of accountancy. The first part is a scientific treatise on the methods of calculating annuities, sinking funds, on amortization and accumulation schedules, and on the accounting systems in connection therewith. The second part contains problems and studies of an advanced nature on various subjects in connection with the mathematics of investments. In Part III we find tables of compound interest, annuities and sinking funds, and explanations as to their use.

ACCOUNTANT'S GUIDE FOR EXECUTORS, ADMINISTRATORS, ASSIGNEES, RECEIVERS AND TRUSTEES—By Francis Gottsberger, C.P.A. New York, 1902. 4to, 196 pages. Price, $5.00.

An exposition of the method of keeping correctly the accounts of an estate under the care of an executor, administrator, trustee, receiver or assignee, showing also their respective duties and responsibilities. Forms of books, schedules and statements, relating to this branch of accountancy, are given and their use explained. Appended are tables of compound interest, annuities and sinking funds, with examples illustrating their use.

DEPARTMENT STORE ACCOUNTS—By Charles A. Sweetland, Consulting Public Accountant, Author of "Loose-Leaf Bookkeeping," and "Anti-Confusion Business Methods." Chicago. 12mo, 200 pages. Price, $1.50.

Explanation of the working of the various systems and devices designed to simplify retail accounting problems, with several illustrations.

Contents: Bookkeeping for modern department stores; books and forms used; purchases; sales; credits; deliveries; mail-orders;

cashiers' voucher checks; handling charge sales; auditing department; the general books; a perfect balancing system; accounting for retail stores; the account register system; the autographic register; accounting system for country general store.

ACCOUNTS OF EXECUTORS AND TESTAMENTARY TRUSTEES—By Joseph Hardcastle, C.P.A., Professor of Principles and Practice of Accounts, New York University School of Commerce, Accounts and Finance. New York, 1903. Large 8vo, 75 pages. Price, $1.25.

In ten lectures the author discusses his subject with an aim of bringing into accord the principles of accountancy and the requirements of the law, the statutes of which are frequently quoted. Several practical examples and a complete set of accounts of an executor of hypothetical estate render the subject clear to the general reader.

BOOKKEEPING FOR FARMERS—By T. Clark Atkeson, Ph.D., LL.B., Professor of Agriculture at West Virginia University and President of the West Virginia State Board of Agriculture. New York, 1892. 12mo, 40 pages. Price, 25 cents.

A practical treatise on farm accounts, to which is added a description of the Stockbridge system of accounts and notes on business law of importance to farmers.

BOOKKEEPING FOR PARISH PRIESTS—By Rev. Daniel J. Kaib, Professor of Bookkeeping and Commercial Law, St. Vincent College, Beatty, Pa. 129 pages. Price, cloth, $1.25.

A treatise on bookkeeping, business forms and business laws, designed for the use of Catholic clergy and as a text-book for seminaries. It gives also explanations of last wills and testaments, a summary of laws concerning wills and a glossary of commercial terms.

BOOKKEEPING FOR THE PLUMBER—By George W. Ryan. Pittsburgh, 1905. 60 pages.

A description of a bookkeeping system adapted to the needs of a plumbing and plumbing supply business, with useful forms.

BREWERY .BOOKKEEPING—A Practical Treatise on Brewery Accounts and Office Management. By Edward W. Clarke, Brewery Accountant. Chicago, 1898. Large 8vo, 181 pages.

A month's transactions of a brewing company, including sketches of the books and forms used in every department of a brewery,

combined with the chapters on cooperage and cask systems, on corporation bookkeeping, and on British systems of brewery accounts, help to give a comprehensive view of the subject. The book is out of print, but second-hand copies are sometimes to be had.

ELECTRIC RAILWAY ACCOUNTING—The Monthly Report, the Accounting Department and the Accountant. By W. B. Brockway, General Auditor, Nashville (Tenn.) Railway and Light Company, Ex-Secretary Street Railway Accountants' Association of America. New York, 1906. Small 8vo, iii+84 pages. Price, $1.25.

The author begins with some suggestions on the form of monthly reports of an electric street railway and on the units of comparison for that kind of transportation. The chapters on the accounts, balance sheet and audits are of but little value to the professional accountant.

ELECTRIC RAILWAY AUDITING AND ACCOUNTING—By William H. Forse, Jr., Vice-President of the American Street and Interurban Railway Accountants' Association, Treasurer of the Indiana Union Traction Co. New York, 1908. 8vo, 157 pages. Price, $2.00.

An outline of the accounting system generally adopted by the American electric railways, illustrated by forms actually in use. The office organization, construction accounts, auditing of conductors' collections, ticket accounting, station records and audits, freight and express accounts, classification and statistics are among the subjects included in the treatise.

FARM ACCOUNTING AND BUSINESS METHODS—By J. A. Bexell, A.M. School of Commerce, Oregon Agricultural College. Springfield, Mass., 1911. 8vo, 161 pages. Price, $1.25.

A text-book for students in agricultural schools and a manual for home study. It is divided into four parts: Part I, Financial Accounts; Part II, Cost Accounts and Special Records; Part III, Business Organizations, Correspondence and Forms; Part IV, Useful Tables of Interest, Wages, Measures, Weights, etc. To every chapter are appended exercises for practice. Simple and practical, it has been adopted by many schools.

FORMS OF ACCOUNT BOOKS for Various Classes of Business—Compiled by J. G. Johnston, Chartered Accountant. London, 1893. 8vo, 100 pages. Price, $1.20.

Sets of accounting forms for five different lines of business; manufacturing, retail, solicitors, law agents and others; stock brokers, housekeeping books and investment register.

GAS COMPANIES' BOOKKEEPING—By J. H. Brearley and B. Taylor. London. 4to, 240 pages. Price, $5.00.

A description, with illustrations, of all books and forms of a gas company; a chart shows the interdependence of the records. A set of transactions is worked out, followed by a model balance sheet and statement of accounts (English).

HOSPITAL ACCOUNTING AND STATISTICS—The Forms of Hospital Financial Reports and Statistics. Boston, 1908. 8vo, 78 pages. Price, $1.25; free to charitable institutions.

A compilation of desirable forms in use by the foremost hospitals. The forms of books of accounts for the superintendent and treasurer, forms of financial statements and schedules of vouchers, bill registers, etc., are shown with ruling adapted for the use of such institutions.

INSURANCE OFFICE ORGANIZATION, MANAGEMENT AND ACCOUNTS—By T. E. Young, B.A., F.R.A.S., and Richard Masters, A.C.A. London, 1904. 8vo, 146 pages. Price, $1.50.

A brief outline of the general principles of the organization, management and arrangement of work and staff in an insurance office, is followed by treatises on the principles of bookkeeping and their adaptation to the various departments, viz.: general, life, fire, marine and accident, illustrated by numerous forms.

MANUAL OF ACCOUNTING AND BUSINESS PROCEDURE OF THE CITY OF NEW YORK—Issued by Herman A. Metz, Comptroller, Department of Finance, City of New York. 1909. 4to, xxxvi+452 pages.

An excellent book giving a general description of the methods and procedure obtaining in over one hundred departments, bureaus and offices of the City of New York, and of the administrative purpose secured by their introduction. It contains the forms of reports, books and records actually in use in the several departments.

MINE ACCOUNTS AND MINING BOOKKEEPING—By James Gunnison Lawn. 8vo, 148 pages. Price, $4.25.

A practical manual for students and for such as are interested in metalliferous mines, collieries and mining in general. Numerous illustrations are given from the actual practice of leading min-

ing companies. Part I deals with workmen and wages; Part II, with purchases and sales; Part III, with summaries and analyses of costs; Part IV, with various reports and statistics.

MUNICIPAL ADMINISTRATION AND ACCOUNTING—By Frederick A. Cleveland, Ph.D., Director of the Bureau of Municipal Research. New York, 1909. 8vo, xvi+361 pages. Price, $2.00 net.

The author dwells at length on the present corrupt municipal management and reviewing the extant methods, demonstrates that the fault lies with the system. Suggestions toward a reform should begin with a complete reorganization of municipal accounts, which should be put on a business basis and made reasonably uniform. The accounting systems of Chicago and New York are described, the latter being severely criticized. The book is rather fragmentary in character, some of the chapters being reprinted from reports and papers previously published.

NEWSPAPER ACCOUNTS—By Benjamin T. Norton, F.C.A., and George T. Feasey, A.C.A. London, 1895. 8vo, 230 pages. Price, $4.00.

A reference book for practicing accountants and newspaper manager in respect of points in connection with the books and accounts of newspaper offices; a specimen set of books containing entries representing a half-year's transactions, and rulings adapted specially to evening and weekly papers are appended.

NEWSPAPER BOOKKEEPING AND ACCOUNTS—By Charles Comins, F.C.A. (American Edition). New York, 1896. 8vo, 98 pages. Price, $3.25.

The outline of a system of bookkeeping for newspaper offices with numerous forms in 3 parts: (1) Manager's and general office; (2) The departments; (3) The final accounts. The system is based mainly on English practice.

PUBLISHERS' ACCOUNTS—Including a Consideration of Copyright and the Valuation of Literary Property. By Clarence E. Allen. London, 1897. 8vo, 127 pages. Price, $1.00.

Parts I and II deal with the accounts and methods of the book trade and give an example of transactions entered in a set of books. Parts III and IV discuss various subjects relating to the publishing business, such as copyrights and form of agreement in England.

QUASI-PUBLIC CORPORATION ACCOUNTING AND MANAGEMENT—By John F. J. Mulhall, P.A. Boston, Mass., 1905. 8vo, 200 pages. Price, $5.00.

After a brief review of the general organization of quasi-public corporations, the author takes up, successively, the records and

account books of water works, gas works, electric light works, steam heating works, telephone companies and electric railways, illustrating various forms and explaining their use. The classification of revenue, operating and maintenance accounts is given with every group.

RAILWAY ACCOUNTS AND FINANCE—By J. A. Fisher. London, 1911. 3d ed. 8vo, xl+588 pages. Price, $4.20.

An exposition of the principles and practice of railway accounting. The author covers the ground well, though the work is, in many instances, of less value to the practical American railroad man, as the author outlines a system in accord with the requirements of the English Railroad Commission. The subject is treated under four headings: traffic department, expenditure, secretary's department, and accountant's department, which includes a chapter on the audit of railway accounts. The book is profusely illustrated with forms and is of great use to railroad men and accountants.

SIMPLE MINE ACCOUNTING—By David Wallace, Expert Mine Accountant. New York, 1908. 8vo, 63 pages. Price, $1.00; postage extra, 10 cents.

An elementary treatise on mining bookkeeping. Transactions of a general mining concern are entered in a simple set of books and records.

SOLICITOR'S OFFICE ORGANIZATION, MANAGEMENT AND ACCOUNTS—By E. A. Cope and H. W. H. Robins. London. 8vo, 176 pages. Price, $2.00.

A practical book in two parts. Part I covers the details of management, such as the staff, business records, correspondence, etc.; Part II deals with the accounts on the columnar system.

STUDENTS' GUIDE TO EXECUTORSHIP ACCOUNTS, THE—By Roger N. Carter, M.Com., A.C.A. London. 2d ed. 8vo, 230 pages. Price, $2.40.

Definitions, forms, *pro forma* accounts, and a summary of the English law relating to executors' accounts, based mainly on the requirements of the English statutes, and specimen questions and answers. The appendix contains the Trustee Act, 1893.

SYSTEM AND ACCOUNTING FOR A LIFE INSURANCE COMPANY, A—By J. Charles Seitz, A.B., F.A.I.A. New York, 1911. 12x9. Price, $25.00.

A practical guide for directors, officers and employees of insurance companies and for accountants. The subjects are grouped under seven divisions: General, Agency, Medical, Policy, Accounting, Renewal, and Actuarial Departments. The book contains numerous forms of account books specially adapted for the use of insurance companies.

TELEPHONE ACCOUNTING—By R. G. Tutt. St. Louis, Mo., 1909. 4to, 30 pages. Price, paper, $1.00.

The author gives concise definitions of the accounts peculiar to a telephone company and their classification. A description of the books follows; the numerous forms include among others a Voucher Record, Voucher, Message Summary, Toll Ledger, Time Sheet, Installation Order, Work Report, Material Report and Subscribers' Ledger (Card System).

THEORY AND PRACTICE OF ESTATE ACCOUNTING for Accountants, Lawyers, Executors, Administrators and Trustees—By Frederick H. Baugh, Expert Accountant, and William C. Schmeisser, A.B., LL.B., of the Baltimore Bar. Baltimore, 1910. Large 8vo, xxviii+321 pages. Price, buckram, $4.00; postage, 25 cents.

In language intelligible even to laymen the authors consider exhaustively the legal phases of the subject and the procedure of the executor after the death of the testator or of an intestate, in the first eight chapters; especially valuable is the chapter on Corpus and Income. The subsequent chapters are mainly devoted to the Accounts and Records of an Executor. The book is profusely illustrated with forms of books, accounts, schedules and reports. Accountants would find the book a valuable aid when called upon to take charge of the affairs of an estate.

TREATMENT OF FLUCTUATING CURRENCY IN ACCOUNTS—By A. E. Cutforth, A.C.A. London, 1910. 8vo, 60 pages. Price, $1.00.

The treatment of fluctuating currency in various classes of accounts is concisely discussed and illustrated by examples. Among the subjects touched upon are: Treatment of revenue and of capital receipts and expenditures; current accounts between an English and a foreign office, valuation of floating assets and liabilities.

UNIFORM SYSTEM OF ACCOUNTS—Prescribed for Electrical Corporations. Public Service Commission for the First District. New York, 1908. 8vo, 61 pages.

The various accounts which are to appear on the books of electrical companies are classified and defined, as the items which should be debited or credited to the respective accounts are enumerated.

ACCOUNTANTS' LIBRARY, THE—8vo. Buckram. Full set, $60.00.

A series of fifty-one hand books, each volume dealing with a system of bookkeeping suitable for the particular business described

therein, giving the forms and records, and most of them containing a set of *pro forma* accounts.

All volumes are English publications and, in numerous instances, the systems described are molded either according to the customs prevailing in that particular industry in England, or in accordance with the requirements of English Acts which set up rules and restrictions on certain classes of business. However, the American student and practitioner can frequently find valuable suggestions and many a system could be, and has been, with slight modifications to suit the American conditions, adopted in this country.

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ACCOUNTANT, THE—The Recognized Weekly Organ of Chartered Accountants. London. Yearly subscription, $6.50. Current.

Articles of interest to the accountancy profession in England.

ACCOUNTANT'S AND BOOKKEEPER'S VADE-MECUM, THE—By G. E. Stuart Whatley, Accountant (Exam. Inst. C. A.). London, 1893. 8vo, 159 pages. Price, $2.50.

A series of short and concise articles upon Capital and Revenue Expenditure, Revenue Accounts, Depreciation, Reserve and Sinking Funds, Adjustment of Partnership Accounts, Joint Stock Companies' Accounts, Tabular Bookkeeping, and other matters from the accounting and legal points of view. The book contains a number of useful forms and *pro forma* accounts.

ACCOUNTANTS' ASSISTANT, THE—By Thomas Beckett. London. 8vo, 140 pages. Price, $2.40.

A bibliography of accountancy; it contains an index to the accountancy lectures and leading articles printed in the "Accountant," the "Accountants' Journal," the Transactions of various students' societies, and other English periodicals, during the last thirty years of the nineteenth century, and a list of the principal treatises on subjects affecting accountancy.

ACCOUNTANTS' COMPENDIUM, THE—By Sidney Stanley Dawson, Fellow of the Institute of Chartered Accountants in England and Wales; Fellow of the Chartered Institute of Secretaries; Fellow of the Royal Statistical Society; Author of a Lexicon for Trustees, Liquidators and Receivers; Contributor to the Encyclopedia of Accounting and Professor of Accounting in the University of Birmingham. London, 1911. 4th ed. Large 4to, 749 pages. Price, $8.25.

Alphabetically arranged, the book is an excellent lexicon of accountancy. It contains clear and concise definitions of terms used in connection with the profession; and numerous brief articles on the subjects of accounting, auditing, law, and business in general. It is of great value to accounting students and to practitioners. The work is regarded as authoritative.

ACCOUNTANTS' JOURNAL, THE—A monthly publication. London. Yearly subscription, $2.15.

Especially designed to suit the requirements of accountant students.

ACCOUNTANTS' MAGAZINE, THE—Edinburgh. Monthly. Yearly subscription, $1.50. Current.

AMERICAN BUSINESS AND ACCOUNTING ENCYCLOPEDIA, THE—Compiled by E. H. Beach, W. W. Thorne and A. E. Rouech. Detroit, Mich. 10th ed. 6 vols. Large 8vo, 1500 pages. Price, $20.00.

A reference book for accountants, illustrated with forms and tables. It contains numerous definitions and articles on accounting subjects.

BUSINESS—A Magazine for Office, Store and Factory. Monthly. Annual subscription, $1.50; Canadian, $2.00; foreign, $2.50. Current.

A periodical which contains many useful articles on bookkeeping and other topics.

CYCLOPEDIA OF COMMERCE, ACCOUNTANCY, BUSINESS ADMINISTRATION—A general reference work on Accounting, Auditing, Bookkeeping, Commercial Law, Business Management, Administrative and Industrial Organization, Banking, Advertising, Selling, Office and Factory Records, Cost Keeping, Systematizing, etc. Chicago, 1910. Royal 8vo, 10 vols. Price, $24.00.

This cyclopedia is mainly devoted to descriptions of various special accounts. It is of some value to public accountants and systematizers.

ENCYCLOPEDIA OF ACCOUNTING—Edited by George Lisle, C.A., F.F.A. Edinburgh, 1903. 8 vols. 8vo. Price, $60.00.

For American use it is as well to purchase only the first six volumes (Price, $45.00), which contain the important articles, and omit the last two volumes, which contain only "Forms and Precedents" based on English legal practice. The first six volumes constitute the standard reference work for accountants the world over. The definitions are authoritative and many of the articles are written by eminent practitioners.

JOURNAL OF ACCOUNTANCY, THE—Single copy, 30 cents; yearly subscription, $3.00; foreign, $3.50. Current.

Published monthly under the auspices of the American Association of Public Accountants. It numbers among its editors and contributors the foremost American practitioners and economists, and contains articles of interest to accountants, business men and students of accountancy. It contains separate book, legal, and C. P. A. question departments.

LEXICON FOR TRUSTEES IN BANKRUPTCY—By Sidney Stanley Dawson, M.Com., F.C.A. London. 8vo, 422 pages. Price, $1.40.

A lexicon for the use of trustees in bankruptcy and of liquidators of companies. The English statutes and schedules referring thereto, the regulations of Boards of Trade and the decisions of the courts form the basis of the work and are referred to throughout the text.

Commercial Law*

ACCOUNTANCY PROBLEMS—By Leo Greendlinger. (For particulars, see page 113.)

AMERICAN BUSINESS LAW, WITH LEGAL FORMS—By John J. Sullivan, A.M., LL.B., Instructor in Business Law at the University of Pennsylvania and Member of the Philadelphia Bar. New York, 1909. 12mo, 433 pages. Price, $1.50.

A text-book for the students taking a course in commercial law. Many of the practical legal questions confronting the business man are discussed and answered. The book is provided with numerous forms, and questions are found at the end of every chapter.

AMERICAN CORPORATIONS. The Legal Rules Governing Corporate Organization and Management, with Forms and Illustrations—By John J. Sullivan, A.M., LL.B., Assistant Professor in Business Law at the University of Pennsylvania and Member of the Philadelphia Bar, New York, 1910. 12mo, xiii+455 pages. Price, $2.00.

A text and reference book for teachers and business men. The volume begins with a classification of corporations and their formation and powers; then it deals with the management, with the rights of stockholders, with the various causes of dissolution, and the classes of consolidation. Foreign, semi-public, public and quasi- corporations are also considered. Valuable information on the steps to be taken in each of the several States and Territories in order to secure a charter is found in the appendix. A set of questions is appended to every chapter.

AMERICAN LAW RELATING TO INCOME AND PRINCIPAL, THE—By Edwin A. Howes, Jr., A.B., LL.B. (Harv.), of the Suffolk Bar. Boston, 1905. 12mo, xviii +104 pages. Price, $1.00.

A useful book for lawyers, trustees and accountants, presenting and explaining the laws applicable to the separation of the returns from investments into income and principal; a full citation of authorities is given, indicating the law of each State, illustrated by cases.

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CARE OF ESTATES, THE—By Frederick Trevor Hill, of the New York Bar. New York, 1901. Small 8vo, 176 pages. Price, $1.25.

Five hundred and two questions and answers concerning the duties, rights and liabilities of executors, administrators, trustees and guardians. Cases and legal statutes are frequently quoted.

CLASSIFIED CORPORATION LAWS OF ALL THE STATES—By M. U. Overland, of the New York Bar, New York, 1909. 6x9 in., 508 pages. Price, $4.00.

A manual of statutory corporation law for the use of the lawyer, promoter and business man in general. The volume contains a concise digest of the general corporation laws of all the States and Territories of the Union, uniformly arranged, so that for every State information on any particular subject will be found in the same relative position.

COMMERCIAL LAW—By D. Curtis Gano, LL.M., of the Richester (N. Y.) Bar; Assisted by Samuel C. Williams, Teacher of Commercial Law in the Rochester Business Institute. New York, 1904. 12mo, 399 pages. Price, $1.00.

A text-book containing the fundamental principles of those sections of law which the business man finds of most value to himself, viz.: contracts, sales, negotiable instruments, agency, bailment, partnership, corporations, insurance and real property. A glossary contains concise definitions of legal terms ordinarily employed.

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A practical manual covering the fundamental principles of law as applied to business in general, with special reference to common law affecting the more usual commercial transactions. Includes contracts and agency, partnership and corporations; negotiable instruments and banking; insurance, real estate, sales and loans; common carriers; trade marks and trade names; wills and courts.

COMPLETE BUSINESS LAW—By Alfred W. Bays, B.S., LL.B., of the Chicago Bar, and Professor of Commercial Law in Northwestern University School of Commerce. 9 vols. 1911. Price, single volumes, $1.50; full set, $12.00.

A miniature business law library for business men, bankers and students, written in a non-technical language and arranged in nine

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CONDITIONAL SALES—By Fred. Benson Haring, of the Buffalo Bar. New York, 1910. 6x9 in., 370 pages. Price, $5.00.

A practical book giving in a non-technical language the detailed law and procedure of conditional sales in every State of the Union, with citations, references and numerous forms for contracts, proofs, acknowledgments, discharges, etc.

DUTIES AND LIABILITIES OF BANK DIRECTORS, THE—By Edgar G. Alcorn. 1908. Small 8vo, 174 pages. Price, $1.50; delivered, $1.57.

A reference book for bank directors. Their authority, their responsibilities when organizing a bank or acting at meetings, special and regular, and on various committees, their criminal liability for embezzlement or abstraction of funds, their duties in connection with official reports under the National Banking Act, bank reserves, and numerous other matters are pointed out and defined.

ELEMENTS OF BUSINESS LAW, THE. With Illustrative Examples and Problems—By Ernest W. Huffcut, Dean of the Cornell University College of Law. 1905. 8vo, xiv+329 pages. Price, $1.00; postage, 10 cents.

A text-book for students explaining concisely the fundamental principles of business law, based mainly on the common law, with examples taken from actual cases and with review questions and problems at the end of every chapter. The book deals with contracts, including sales and credits (negotiable instruments) with agency, business associations, and property in land and personal.

ESSENTIALS OF BUSINESS LAW, THE—By Francis M. Burdick, LL.D., Dwight Professor of Law, Columbia University. New York, 1908. 12mo, 309 pages. Price, $1.10.

An exposition of the legal principles and ideas involved in ordinary business affairs.

EXECUTOR'S GUIDE, THE—By Robert H. McClellan. Revised and largely rewritten by Robert C. Cumming. 5th ed. New York, 1902. 12mo, v+282 pages. Price, $2.50.

A complete manual of information for executors, administrators and guardians, with a full exposition of their rights, privileges, duties and liabilities, and of the rights of widows in the personal estate.

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The volume deals with the nature and extent of powers belonging to the general government. Various decisions since 1824 are quoted and their effects described. The extension of the power of Congress over carriers is then taken up, and the question of Federal incorporation of interstate carriers is discussed. A separate chapter is devoted to the history, meaning and effects of the Sherman Anti-Trust Act.

HANDBOOK OF USEFUL LEGAL INFORMATION FOR BUSINESS MEN—By B. A. Brennan. 16mo, 571 pages. Price (Mor.), $5.00.

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MANUAL OF NEW YORK CORPORATION LAW, A—By Richard Compton Harrison, of the New York Bar. 2d ed. New York, 1911. 8vo, 500 pages. Price, $4.00.

The volume contains the important statutes regulating business incorporations in New York; it gives the law relating to corporate powers, capital stock, dividends, meetings, directors, officers and taxation of domestic and foreign corporations and, in Part II, 68 principal forms used by corporations in the State of New York.

MODERN CORPORATION, THE. Its Mechanism, Methods, Formation and Management—By Thomas Conyngton, of the New York Bar, Author of "Corporate Organization," "Corporate Management," etc. New York, 1910. 3d ed. 8vo, 304 pages. Price, $2.00.

A practical work on the corporate form for those responsible for, or interested in, corporations. The methods and advantages of corporate form are summarized, the manner of incorporation and organization are described in detail, and the management and mechanism outlined. The rights, duties and responsibilities of every party in interest; *i. e.,* stockholders, directors and officers are clearly defined and the mode of procedure in every case given. The last part deals with the corporate forms, of which it gives sixty-three, describing each and explaining their use.

NATIONAL BANK ACT, THE. With All Its Amendments Annotated and Explained—By John M. Gould, joint author of "Gould and Tucker's Notes on the United States Statutes." Boston, 1904. 8vo, xvi+288 pages. Price, $2.00.

The National Bank Act of 1864 is fully reviewed, with the amendments inserted in their proper places and annotated with all the decisions of the courts, explaining or modifying the various provisions.

NEGOTIABLE INSTRUMENTS—By James Matlock Ogden, of the Indianapolis Bar, Lecturer on the "General Characteristics of Bills, Notes and Checks," for the Indianapolis Chapter of the American Institute of Banking. Price, $4.00.

A work for bankers, containing the peculiarities of the law of bills, notes and checks in all States and Territories, with numerous tables and a complete set of forms.

PARKER'S NEW JERSEY CORPORATIONS. Their Organization, Incorporation and Management. With Forms—By John S. Parker. 2 vols. 8vo. Price (Buckram), $10.00.

An exhaustive treatise on the law of New Jersey in respect to corporations having capital stock, useful for bankers, corporation officers and any one interested in New Jersey corporations. Part I deals with incorporation, organization, capital stock, corporate officers and powers, reorganization, consolidation, dissolution and foreign corporation. Part II gives the text of the statutes relating to corporations. Part III contains precedents and forms required for every phase of corporate activity.

PARTNERSHIP RELATIONS—By Thomas Conyngton, of the New York Bar. New York, 1905. 8vo, 216 pages. Price, $2.00.

A practical discussion of the important features of the partnership, together with the various forms incident to the organization, operation and dissolution of the relation. A useful work for those concerned in any way in partnerships. The scope of the book is indicated by the following partial list of chapter headings: Profit Sharing, Relation of Partners to Firm, The Partnership Property, Relations to Third Persons, Division of Profits, Dissolution, Closing Up the Business, Procedure for Incorporating Partnership, Articles of Copartnership.

PATENTS AS A FACTOR IN MANUFACTURING—By Edwin J. Prindle, of the New York Bar. New York, 1908. 12mo, 134 pages. Price, $2.00.

Useful for the inventor, patentee and manufacturer. The author treats the subject from a legal, though not too technical, point of view, discussing the value of a patent to the manufacturer, the protection afforded to the inventor, and the infringements. Qualifications necessary to secure a patent and the relations of employer and employee in case of employees' inventions, are given in detail. Cases are frequently cited, especially in the chapter on contests between rival claimants of an invention.

POWER TO REGULATE CORPORATIONS AND COMMERCE, THE. A Discussion of the Existence, Basis, Nature and Scope of the Common Law of the United States—By Frank Hendrick, of the New York Bar, Author of "Railway Control by Commissions." New York, 1906. lxxii+516 pages. Price, $4.00.

"An attempt to define the limits within which the governments of the several States of the United States may secure freedom of trade by control of persons and things engaged therein and to indicate the respective powers of the three departments of the government in the exercise of such control."

TREATISE ON THE FEDERAL CORPORATION TAX LAW OF 1909—Together with an Appendix Containing the Act of Congress and Treasury Regulations —By Arthur W. Machen, Jr. 1910. 12mo, xxv+269 pages. Price, $1.50.

A valuable volume for the lawyer, accountant and business man. The Federal Corporation Tax Law is commented upon and explained, the forms of returns are given in full with instructions for filling them out.

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